

# Why Insurance Protection?

As you consider the methods to meet your financial goals, keep in mind that, as a life insurance licensed advisor, I can help you achieve them.

Choosing the correct insurance protection is an important decision. When you are looking for ways to protect the interests of you and your family, there are numerous options to consider, depending on your present situation and future goals. Working closely with my Insurance Consultant, we analyze the unique needs of each individual and designs an overall plan that best meets your situation today and, most importantly, that of tomorrow.

## Replace Income

Insurance products can replace your income in the event of a disability or death and protect your home, business and lifestyle.

## Create Wealth

There are many ways that life insurance plays an important part in creating wealth.

## Protect Against Creditors

There are many different insurance products that may help protect your personal assets from the claim of creditors once you die.

## Preserve Wealth

Insurance products can help you bypass taxes and estate and probate fees.

## Enhance Retirement Income

Annuities and life insurance products help ensure you get the retirement lifestyle you want and provide financial security for your heirs.

## Make Charitable Gifts

When it's time to give back, you can use life insurance and annuities to donate funds to a favourite charity or Non-Profit Organization in a tax-effective manner.



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