

A SOUND FINANCIAL PLAN

SUMMER 2011

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FINANCIAL SERVICES GROUP



Gary & Myrna Kwasnecha

A Note from Gary: A Timely Approach to Managing Risk

Do these thoughts ever, even fleetingly, cross your mind?

What if tomorrow, I was diagnosed with cancer? Or hurt in a serious car accident?

Do I have enough money to fight my way back to health?

Will my children be well cared for during my recovery?

What about my spouse/partner?

Where can I get the best care?

Can I remain independent?

These same concerns can arise with many other illnesses such as heart attack, stroke, Multiple Sclerosis and Alzheimer's to name a few.

Good News! Survival rates are constantly improving. Most of us can think of a friend or family member who has conquered a critical illness or accident. The question is will our financial plan fare as well. Both anticipated and unexpected expenses can occur at a time when income is, at best reduced, and sometimes non-existent. Therefore it is critical to build your financial safety net early. FSG can help. We have expanded our insurance and estate planning division to serve you better, combining our experienced, knowledgeable advice with effective tax strategies and new, innovative financial products.

Financial Services Group is pleased to welcome Jennifer Tweddle. Jennifer's 25 years of in-depth insurance and estate planning experience will enhance our current planning resources to help secure your financial safety net. She has extensive knowledge of the Insurance business including product suitability and application. Jennifer's comprehensive understanding of insurance and estate planning taxation will be of great value to you, our clients. We are pleased to provide these new services to our clients, their businesses and families.

Welcome Jennifer.

"Assisting people to accumulate and protect their wealth since 1977"

Welcome Jennifer Twedde Insurance Specialist

Jennifer's Direct Line- 780-619-3356
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Jennifer brings 25 years of experience in the Insurance Industry. Born and raised in Edmonton, Jennifer graduated from the University of Prince Edward Island in 1981, majoring in English and French. Joining the Insurance business in 1985 fulfilled her desire to help people. In order to serve her clients better, Jennifer continued to enhance her education by attaining her CFP (1999), CLU (2003) and CHS (2005) designations. Receiving the Dunstall Medal for the highest CLU marks in Alberta was an honor (and a surprise). Jennifer's professional experience has spanned the country and includes both personal and corporate tax and estate planning. This diverse experience, coupled with her long standing dream to help people plan effectively for their futures, is one reason she decided to change roles leaving an executive position with a large insurance company. Joining FSG is the icing on her dream cake. Jennifer is proud to be joining a team of caring professionals whom she has known for over 20 years. Jennifer and her daughters, Stephanie and Kathleen, share a wonderful perspective on our country having lived in a number of Canadian cities.

Tax Advantaged Safety Net Planning

For:

- ❖ **Business Owners** – For both key employees and shareholders, a major illness could have a serious financial effect. Tax effective planning can protect the company as well as strengthen employee ties.
- ❖ **Professionals** – In October 2009, Bill 53 expanded the tax planning opportunities using Professional Corporations. In addition to limiting some kinds of liability, significant advantages include income splitting and tax deferral.
- ❖ **Retirement Protection** – You've planned diligently. If you need additional care in the event of accident or sickness, can you keep your dignity and independence? New and innovative solutions can help.
- ❖ **Mortgage /Asset Protection** – If you currently own Bank Insurance, greater control and flexibility are available, often for the same or even lower price.
- ❖ **Farm Planning** – The ability to stay in your own home when recovering from an illness is particularly difficult on the farm. Getting well can be expensive with hospitals and specialized care facilities often miles away.
- ❖ **Growing Families** – Does the family routine suffer if a parent has the flu? What if that illness lasted 6 months or more? With a family protection plan, you gain peace of mind and tax free cash when diagnosed with a critical condition.

Travelling this year?

Why not purchase your travel insurance through Financial Services Group with Manulife's CoverMe Travel Insurance?

Plans are available for: - Canadian Travelers - Travelers to Canada - Travelling Students

Simply go to our website at www.financialservicesgroup.net - to get your quote today!

Phone: 780-986-7412

Toll Free: 1-888-988-7671

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