

A SOUND FINANCIAL PLAN

SUMMER 2013

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FINANCIAL SERVICES GROUP



A Note from Gary:

As I gather my thoughts together for our annual summer newsletter, I find myself reflecting on some recent phone calls to our office. Here is one example. "Good News, Bad News Gary" she said in her always cheerful voice. The bad news came first - ".....has had a heart attack." Followed by the good news – "he is recovering in the hospital." What an emotional experience for this family, knowing that life has given him a second chance. His recovery process will likely involve significant life style changes. In addition to health challenges and lifestyle changes, I am sure they will face a number of important financial and work decisions.

These life altering experiences can happen to any of us. Critical Illness Insurance is a relatively new product in Canada and one which we endorse. Critical Illness Insurance is for the living and is paid by an insurance company when an individual survives a medical event by 30 days. The most common medical events are cancer, coronary artery bypass surgery, heart attack, and stroke. Many of our female clients have asked us to add this product to their insurance portfolios. These requests and a few other events have spurred me to add a discussion of this product in all my future client meetings.

It has been a very long winter for many Canadian's and spring brings with it a renewed spirit of life. We see the cycle of the seasons at FSG in our work with you, our clients. Many of us rush to meet the March 01 deadline for our RRSP contributions. April 30 is the date to file personal Income Tax. As fall comes, bringing the October Thanksgiving weekend, many of our clients head south for the winter after making sure their Wills, Enduring Power of Attorney and Directive Letters are in order. For some, there is concern about the financial impact of new USA taxation on Canadian snowbirds. So, as spring brings a sense of renewal I encourage our clients and friends to take time to review their family and business Insurance needs starting with a discussion about Critical Illness Insurance.

In our last newsletter we told you about the upcoming move to our new building. Although we experienced some delays due to both the permit process and weather, we hope to be moved by the end of October, 2013. You can follow the construction progress through our Website and Face Book page. Everyone at FSG is looking forward to enjoying a little more elbow room and as an added bonus the majority of us will be closer to home.

Presently, interest rates continue to stay low and it appears they will remain that way for some time. At FSG we have structured a Fixed Income Portfolio to address this issue. The majority of our clients have a long-term perspective. They are clear with us about "protecting their capital" while enhancing their return on investment. We are pleased to say, we have been able to do this.

FSG is Moving!



Critical Illness or Lifestyle Protection Insurance

People often joke that they are "worth more dead than alive" but we all know that it costs more to live than to die. Illness and accidents can happen in an instant and yet may change your life forever. Critical Illness Insurance is peace of mind for the living.

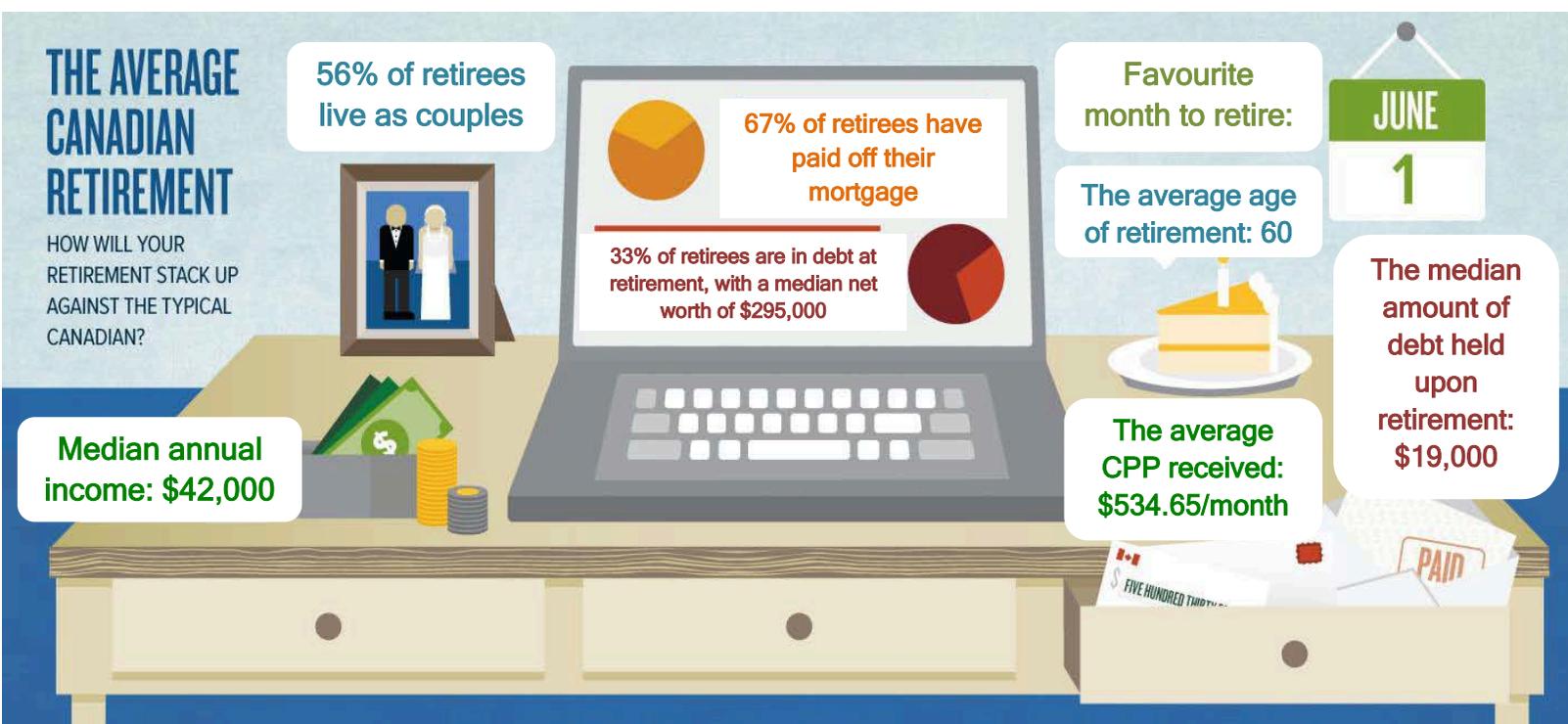
"Get the Peace of Mind you Deserve"

Surviving a critical illness can create overwhelming medical and financial burdens. Critical Illness or Lifestyle Protection coverage provides a financial safeguard in case of an illness or accident. It provides protection for you and your family.

The money you receive can help you in a variety of ways. You can choose to:

- help replace lost income
- pay for private nursing, out-of-country treatment or medical equipment
- pay for out-of-pocket expenses
- seek rehabilitation
- cover ongoing costs such as child care or home care
- pay off your mortgage

Lifestyle Protection insurance can provide tax-free benefits for your use or the use of your beneficiaries. FSG can help you choose the plan that is best for you.



Office Hours: Monday through Thursday- 8:30 am to 4:30 pm

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