

# Solutions

## Protect what matters most



We're used to protecting our things with insurance. But how about protecting the people we love?

**WHEN YOU WERE GROWING UP**, your parents probably told you to look both ways before crossing the street, eat your vegetables and brush your teeth before bed. This wasn't to make your life less fun, but to help make sure you were safe and healthy. Now, as an adult, you want to make sure your family is safe and healthy – protected.

Although you can't protect your loved ones from every bump and bruise, you can help protect them financially when accidents or illnesses happen. There are a number of different insurance options no matter what your personal family situation is – for example, single, married, and with or without kids.

With a plan in place, you help ensure your family will have funds available to cover any immediate or long-term financial needs – whether that translates into help with medical expenses, mortgage payments or final arrangements. You can rest easy and get back to what matters most to you.

### Types of insurance by life stage

**JUST STARTING OUT:** Includes new financially independent graduates, singles and those managing a first mortgage.

#### You may need to:

*Protect your income*

- Critical illness insurance
- Disability insurance

*Cover your debt*

- Term life insurance

**ESTABLISHING YOURSELF:** Includes couples and young families, as well as people in mid-career with dependants.

#### You may need to:

*Protect your income*

- Critical illness insurance
- Disability insurance

*Cover your debt*

- Term life insurance

*Prepare to leave a legacy*

- Permanent life insurance

**BUILDING A BUSINESS:** Includes entrepreneurs with a responsibility to protect their business and their family.

**You may need to:**

*Protect your company with key person insurance*

- Term life insurance (for small businesses and start-ups)
- Permanent life insurance (for more established companies)

*Protect your income*

- Critical illness insurance
- Disability insurance

**APPROACHING RETIREMENT:** Includes anyone who is preparing to transition out of the workforce in the next few years.

**You may need to:**

*Prepare to leave a legacy*

- Permanent life insurance

*Protect your retirement lifestyle*

- Long-term care insurance

**Speak with your advisor**

Your advisor can help you determine which types of insurance make sense for you and your family. Also, visit [InsureRight.ca](http://InsureRight.ca) for a closer look at your insurance needs and the products that can help protect you. When you're ready, your advisor can help you select the right product. ■



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CS0848E WINTER 2014

COMPLIMENTS OF



**Timothy Ramsay - CFP® Professional**  
403.457.4846  
[tim@fdgi.ca](mailto:tim@fdgi.ca)  
[www.fdgi.com](http://www.fdgi.com)