

## FINANCIAL CHECKLIST

### LIFE INSURANCE

Life Insurance provides a tax free lump sum benefit to your designated beneficiaries. The amount depends upon your unique situation and the money can be used by your beneficiaries or estate for any purpose (i.e. leaving a legacy, burial expenses, tax liability, etc.)

- My advisor has discussed the value of Life Insurance and I am not interested or am unable to purchase protection at this time

### CRITICAL ILLNESS INSURANCE

Critical Illness Insurance provides a tax free lump sum benefit to yourself or a beneficiary upon diagnosis of a covered illness. Different plans have unique features, including the ability to receive 100% of your money back if you don't make a claim.

- My advisor has discussed the value of Critical Illness Insurance and I am not interested or am unable to purchase protection at this time

### DISABILITY INSURANCE

Disability Insurance provides a monthly income in the case of a disability as defined in the contract. Benefits can last up until age 65 and are generally much more comprehensive than group insurance.

- My advisor has discussed the value of Disability Insurance and I am not interested or am unable to purchase protection at this time

### LONG TERM CARE INSURANCE

Long Term Care Insurance provides a daily benefit to offset the costs of home based or nursing home care to those who lose part of their independence due to illness or age. Nursing Home costs often exceed \$100 a day and this insurance can protect the value of the person's estate by offsetting this significant cost.

- My advisor has discussed the value of Long Term Care Insurance and I am not interested or am unable to purchase protection at this time

### HEALTH INSURANCE

Health Insurance provides coverage for a portion or all of the costs of Prescription Drugs, Eye Care, Hospital Expenses, Ambulance Services, Physiotherapy, Counseling, as well as some alternative Practitioners such as Chiropractic and Massage Therapy. Dental Care and Travel Insurance may also be covered.

- My advisor has discussed the value of Health Insurance and I am not interested or am unable to purchase protection at this time

**RRSPs AND REGISTERED INVESTMENTS**

RRSPs offer tax deferred investing for retirement through a variety of investment instruments, including GICs, Segregated Funds and Mutual Funds. Different products have different risk/return characteristics with the potential to grow contributions over the long term.

- My advisor has discussed the value of RRSPs and Registered Investments and I am not interested or am unable to invest at this time

**RIDERS AND BENEFITS**

Each policy has various riders (Term Life Insurance, Children Riders, Disability Rider, etc.) and benefits (Premium Refund, AD&D, etc.) available that can be added.

- My advisor has discussed the value of the Riders and Benefits available within my policy and I am not interested or am unable to purchase these at this time

**OTHER INVESTMENTS**

Each type of investment has unique characteristics. Different investment options are suitable to different people, depending on risk tolerance and time frame.

- My advisor has discussed the value of Investing and I am not interested or am unable to invest at this time

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Client Name

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Signature

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Date (mm/dd/yy)

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