

1. **Looking to leave something to the kids**
2. **Protecting your income today can help look out for you in the future**
3. **Housekeeping tip**

1. **Want to leave something but tired of market fluctuations?**

Most people, regardless of their wealth, want to leave some money to their kids, a charity or some other worthwhile cause. With the volatility of the market these past few years the question becomes ... what is the best way? Investments fluctuate in value and have to be managed. Life insurance, on the other hand, is stable and has the ability to be an investment for you. There are several options but how about one with no investment management at all and is guaranteed to pay out a fixed amount. Term insurance! Term insurance is pretty basic; you pay a premium as long as you are alive and when you die the insurance company pays out the policy. In many cases it works out to a 7% return at life expectancy for most 50 year old couples. Pretty simple. If you want more info drop me a line.

2. **How today's income protection can transition to Long Term Care assistance**

So, you've protected your income as you travelled through life with disability insurance. Well, Manulife has rolled out the option of turning some of this coverage into Long Term Care insurance before you retire. Long Term Care insurance is money that is paid to you if you can't do 2 of the 6 activities of daily living i.e., bathing, toileting, feeding, dressing, transferring, and maintaining continence. The 'decline' rate in Long Term Care applications at age applicants 65+ is now at 45% plus. The benefit of a conversion is that no medical information or qualifying criteria, are required. Our kids are urging us to buy it to reduce the chance of them having to look after us. If you want to know if your policy has this conversion option let me know.

3. **Saved some money and did a green thing also**

We've been living in our place in Waterloo for 15 years. A couple of years ago we bought a new dryer that has never worked very well despite being very expensive! Following an extensive search for answers the culprit was discovered to be lint! After 15 years can you guess how much lint was in the dryer vent hose? The duct cleaning guys came and I'm sure we filled up the truck! Talk about a fire hazard! Well now the dryer runs the way it was meant to, we're using less energy and I've reduced our footprint. As you may know, with teenagers, the dryer either runs 5 times a day or not for a week!

Cheers,  
Earle

PS If you get more email than you can ever read & I'm adding to the glut, drop me a note and I'll remove you from my mailing list.

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