



GLOBAL PACIFIC  
FINANCIAL SERVICES LTD.

## newslink November

Submitted by Josh on November 13, 2014 - 9:50am

**November newslink is now available!**

**Featured:** Wage loss replacement plan – salary versus dividends for business owners

**Newsbriefs:** National Bank credit application for RRSP loans updated

**Advisor tools:** Value of advice website now available

**Strategies:** Corporate-owned life insurance

## Insurance: protection for the unexpected

American inventor Benjamin Franklin famously said, “By failing to prepare, you’re preparing to fail.”

The same is true when it comes to financial security planning. Clients need more than just a retirement goal: they need a well-balanced plan that includes insurance, so if the unexpected should happen, they and their family are prepared.



### Why it's important

In reality, there are numerous things that could threaten a client's financial security they may not anticipate: perhaps they experience a critical illness, are unable to work because of a disability or die prematurely. Will they or their family be taken care of if the worst should happen?

Insurance is a strategic, creative and invaluable tool that can help protect a client's income and their assets today, and in the future.

It can reduce taxes, generate cash flow, provide financing to serve various potential needs and help protect a client and their family in troubled times.

Help your clients protect what matters most by building a balanced financial security plan that includes insurance through Canada Life™.

### What you can expect

In late November, you'll receive a strong collection of income and asset protection marketing material to help you meet the needs of clients and help you to grow your business. Stay tuned for more details.

For more information about insurance, visit Canada Life RepNet™, contact your MGA, branch office or your local regional marketing centre.