

ADVISOR CHAT 10

Benefits for Students, Self-employed, Retirees, Business Owners

How I can help

Life

Living Benefits

Accident & Sickness

Travel

Group Benefits

Investments

Referrals

Do you have family or friends that you would like me to help protect? I would love to assist them!

Contact

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You do not have to be without some coverage to help you, your family, your employee(s) and your business. You can receive benefits with a reasonable price.

As a Self-employed or Small business owner, the revenue you generate is the fuel on which the business runs. It pays to keep the lights on and the food on your employees' tables. The business revenue pays for everything. What happens if the revenue tap stops? What happens if you can't run the business because of an injury or a lengthy illness?

It collapses in front of your eyes! Customers move on and competitors rush in. Everything you have spent your career building fades away.

For many owners there are only three options: 1. Close the business 2. Hang on as long as you can. Maybe you will recover or 3. Sell the business

Health & Dental coverage for the Self Employed, Families with no benefits, Small business, New in business and Individuals.

Disability for loss of income due to injury/illness for Primary income earners, Self employed, people with no benefits, for people with group benefits that want a top up and an alternative to WCB/WSIB if able to opt out of.

Business Overhead Expenses (BOE) injury/illness for the self-employed, contractors and small business owners. BOE coverage reimburses the fixed business expenses to help keep the business running when the owner is disabled. Premiums are TAX DEDUCTIBLE!

Critical Illness for those who have some family histories and Business Owners who want coverage easily. Guaranteed Life Insurance for those declined for life insurance and the ones seeking a simple option life insurance.

Fracture (a break or rupture) for anyone between 18-64 years of age. Travel Medical Emergency for those traveling out of province.

We can design a plan that works for you.

Let's talk today about how I can help protect you, your family and your business.

Darlene



Darlene Thornton

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