

Our Services and Offerings that may be of assistance:

Disability Insurance, Business Overhead Insurance, Buy Sell , Key Person Disability plans are designed to help meet your income requirements and pay bills, should you become disabled and unable to work.

Life Insurance, Key Man Insurance- With access to Canada's top insurance companies, I can offer you the best solutions for your insurance needs. Security, savings, tax-sheltering, protection for loved ones: life insurance isn't just about a death benefit anymore. Learn what life insurance can do for you, your family, and your financial future.

We can also assist the self Employed and Small business owners with Individual Health Benefit Plans, Group Benefit Plans, Group RRSPs and Group RESPs

Retirement & Estate Planning I can show you a offer a variety of savings vehicles to help you plan and prepare for retirement. Together, we can evaluate whether you are saving enough to meet your retirement goals. have access to a variety of integrated wealth-management solutions to help you achieve the financial peace of mind you deserve.

RRSPs provide a way to easily save money for your retirement and benefit from tax savings. You can deduct the amount of money you put into your RRSP from your annual income at tax time, within specified limits. Your RRSP investment grows on a tax sheltered basis. You can use the money in your RRSP account to buy investments - and, the money earned on your investments is not taxed until you take it out of the plan.

TFSAs The new Tax-Free Savings Account is a flexible, registered general-purpose savings vehicle that allows Canadians to earn tax-free investment income to more easily meet lifetime savings needs. The TFSA complements existing registered savings plans like the Registered Retirement Savings Plans (RRSP) and the Registered Education Savings Plans (RESP).

RESPs provide a way to save for your children's education. Money you deposit to your RESP grows on a tax sheltered basis. When funds are withdrawn for educational fees, they are taxed as the income of the child. The federal government also provides a tax incentive by matching a percentage of your deposits up to specified limit for each child per year.

Mutual Funds and Segregated Funds allow you to invest in a group of stocks or other investments chosen by a professional investor. Funds can offer a broader range of investments than you could buy on your own. When you put money in a mutual fund along with many other people, it creates a large pool of money that can be invested. The company that runs the mutual fund puts a professional in charge of investing the money. This person is the fund manager. The fund manager decides how to invest the money and decides when to buy and sell investments for the mutual fund.

Universal life insurance is the most flexible life insurance available today. You can customize your plan when you buy it, or easily make changes later. Universal life offers you the opportunity for tax-advantaged investing. This gives you the chance to increase your wealth by investing within your policy.

Permanent life insurance provides lifetime protection for a fixed cost. Depending on the plan you buy, permanent life insurance spreads the cost of your coverage over the lifetime of the policy or over a specified period of time.

Term insurance is a lower-cost option and still gives you assurance that your beneficiaries will be provided for.

Critical Illness Insurance Did you know that 30% of Canadians will develop some form of life-threatening cancer? If you have never considered critical illness insurance, you may want to review these flexible plans. Critical illness insurance provides a lump-sum benefit in the event you are diagnosed with a serious illness, or in some cases require surgery.

Mortgage Insurance Ask me about our practical and affordable alternative to your bank's mortgage insurance plans.

Schedule a Free Consultation now !

Call Stephen Beda CFP, RHU

CSU Financial Group

Call Toll Free 866.865.8785 or email stephenbeda@sympatico.ca

INCOME TAX

On your last income tax return were you able to **deduct** any of the following expenses: mortgage interest, rent, property taxes, car expenses, vacation or travel expenses? Yes No

Is a tax-savings **plan** important to you? Yes No

INDIVIDUAL INVESTMENTS AND GROUPS

Do you have any RRSPs? Yes No

If "Yes", are you satisfied with the investment advice you are receiving? Yes No

Where do you do your investing? Bank Mutual Fund Co. Insurance Co. Other

Do you have any Non-Registered investments? Yes No

Are you open to a better way to invest? Yes No

LIFE , DISABILITY, BUSINESS INSURANCE

Are you covered by **group** life insurance where you work or elsewhere? Yes No

Do you have private life insurance (**other than** group) coverage? Yes No

If you have private life insurance, what kind is it? Whole Life Universal Life Term Don't Know

What company is it with ? Approximate Amount ?

If you could find **better** coverage, or **save money**, is there anything that would prevent you from changing companies? (such as health condition or dangerous occupation)

I would change if it benefited me Changing could be a problem

Are you presently looking for life insurance? Yes No

Would you like to have your present coverage reviewed? Yes No

PERSONAL INFORMATION

Name of Company:

First Surname

Address:

City: Province: Ontario

Phone Number with area code

Email Address (required)

Your Date of Birth

Best Time to contact you Best meeting time is during my mornings or just after lunch

**This form can be filled in and emailed back to me
or printed and faxed back to 519.751.2883**