

# SACRIFICE ONE MINUTE

## THE UNTHINKABLE CAN HAPPEN IN A MOMENT

*In an instant your life and the lives of those who depend on you can be changed forever. No one likes to entertain thoughts of personal misfortune, but simply ignoring the realities of accident, illness, and death certainly don't make them go away. Planning for the unexpected starts with an insurance program that suits your particular needs and lifestyle.*

*With Dickinson Insurance Inc., securing your future is not a difficult or unpleasant process. In fact, owner Brian J. Dickinson has helped hundreds of people, just like you, find serenity and peace of mind through proper insurance and sound financial planning.*



for you  
and your  
business.

THE RIGHT  
INSURANCE  
CAN HAPPEN  
JUST AS FAST.



We can...

- Assess your needs by evaluating your situation objectively.
- Execute a market search.
- Ensure cost effective coverage.
- Find the coverage that is right for you.
- Keep your claim simple and straightforward.
- Handle your claim personally.

## LIFE INSURANCE

**What would happen to those who depend on you if you were not around?**

No one likes to think about death—especially their own! However, planning for those you leave behind is a responsible approach that should be considered.

"No matter what the topic, Brian's frank, straight forward, cards-on-the-table approach has been, to say the least, refreshing!"

**Dr. Douglas B. Powell, DDS MSD**

### **Rent, Own or Lease — We Offer The Right Solutions**

There are many options when it comes to life insurance. Renting, owning and leasing is a great analogy to describe these differences and each has its benefits. Finding the right insurance that works for you and your particular needs is not only comforting, but smart!

### **Build Equity With Your Plan**

Did you know that a life insurance plan can also act as a tax shelter, over and above your maximum RRSP contributions? Current legislation allows for an exempt status on life insurance contributions that by their very nature build equity over time. If deposits are large enough, substantial cash values are created.

## LIVING BENEFITS

**"You need insurance not because you are going to die... but because you are going to live."**

### **Statistics Canada reports that:**

- A 65 year old man can expect to live to age 80. He could be disabled for 7 of those 15 years.
- A 65 year old woman can expect to live to age 84. She could be disabled for 10 of those 19 years.

This has enormous implications for our health care systems which are already under intense scrutiny by the governmental bodies.

## CRITICAL ILLNESS INSURANCE

### **Insured Approach to Critical Illness**

There is an insurance policy designed to pay a lump-sum of cash tax free in the event one suffers a Critical Illness. Covering this type of risk is the fastest growing market in North America today.

The incidence of early mortality due to a Critical Illness is significantly reduced because of innovations in medical care technology.

However, the incidence of a disability causing a prolonged lapse in earning ability is significantly increased. Mortgage payments, car payments, increased medical care costs all add up to the potential for financial disaster. A Critical Illness policy makes good business sense.



## DISABILITY INSURANCE

**“In Canada, almost 50% of all mortgage foreclosures are the result of a disability, not death.”**

Disability insurance studies have shown that you are more likely to be unable to work than die prematurely. Unfortunately, accident or illness can strike without warning, at any time. Without proper coverage, loss of income due to unforeseen events can be devastating. Disability insurance is a simple measure that can ease financial burden should the unfortunate occur.

## LONG TERM CARE INSURANCE

Long-Term Care Insurance provides benefits to pay the cost of health and personal care services for



someone who becomes unable to care for themselves. This could be the result of a chronic illness or a disabling condition. To ensure a comfortable future, it makes sense to purchase long-term care insurance.

The basic coverage will fund health and personal care services for an insured person residing in the insured person's own home or a long-term care facility.

## A STRAIGHT FORWARD APPROACH TO YOUR INSURANCE NEEDS

### SELECT INSURANCE BASED ON LIFESTYLE

To formulate a comprehensive living benefits or life insurance plan, we first look at each individual's lifestyle, family responsibilities, employment and personal financial situation.

### TAKE A CONFIDENTIAL ASSESSMENT

Next, your needs are assessed by accurately documenting your requirements. Our approach is informal and the evaluation can take place in your home or place of work, at your convenience. Of course, the information that you provide is kept strictly confidential.

### VALUE THROUGH A BROAD MARKET SEARCH

In order to provide increased value and flexibility Dickinson Insurance Inc. represents a number of insurance carriers. Therefore, when your needs have been identified, we execute a broad market search to find the best plan available.

## ADDITIONAL SERVICES

- Strong Professional network for financial, legal and accounting services, such as RRSP's, Annuities, Mutual Funds, and Tax Planning
- Group Benefits through PPI Financial Group
  - In-depth review of a company's current situation
  - Narrative analysis of the current plan, highlighting opportunities to improve plan design, administration and funding
  - Conducting a market study to select the most appropriate carrier
  - Handling all plan implementation and communication to employees
  - Providing experience reporting quarterly to help budget for renewals and appropriate changes to the plan
  - Renewal analysis to ensure an equitable arrangement for employers
- Business Insurance (i.e. Keyman Insurance, Shareholders Agreements, etc.)



BRIAN J. DICKINSON

Brian Dickinson has been operating Dickinson Insurance since the mid-1980s. Besides his commercial interests, Brian is active in the Edmonton community. He is involved with the University of Alberta's Golden Bear football team. Brian is also a past member of the NAIT Foundation and currently sits on the Planned Giving Advisory Committee.



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(Conference for Advanced  
Life Underwriters)



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