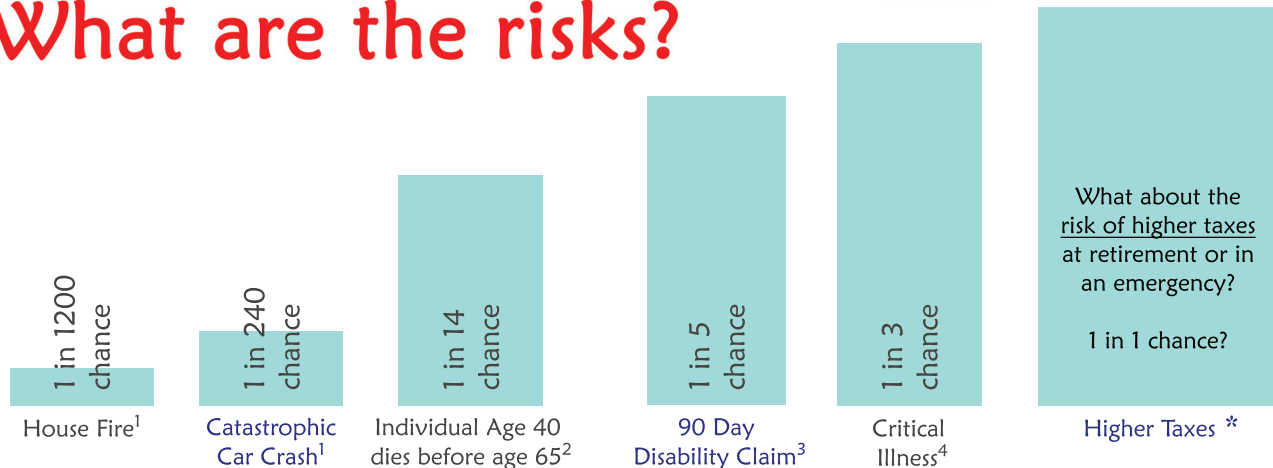


Your most valuable asset is your ability to earn income



DYTUCO
FINANCIAL SERVICES
Educating & Empowering You with
Creative Financial Solutions
to provide ease in reaching your financial goals

What are the risks?



82% of people survive their first heart attack, 75% their first stroke, and 62% for cancer⁵. Most employer group disability plans cover a maximum of about 67% of your income less taxes, with that total integrated with other disability benefits such as EI, CPP, WCB, etc.

* RRSP withdrawals are taxable and withdrawing additional funds out of your RRSP to cover additional expenses can result in a higher marginal tax rate.

Supplementing your emergency savings or retirement savings with **tax-efficient solutions** can help **avoid losing more of your hard-earned money to taxes**. A TFSA can do this but available funds in an emergency may be limited depending on how long you've been saving, (e.g. a month, a year, etc.).

Two examples of **more secure tax-efficient solutions** are:

- > Your **own individual mortgage/credit disability plan**[~] - pays you a specific amount to cover your mortgage & loan payments, or your rent; tax-free and not combined with your other disability income (e.g. work disability, EI, CPP, WCB, etc.)
- > **Critical Illness Insurance** - pays a **tax-free lump sum** amount of your insurance face value. This can also be an effective **tax-free supplement** to your **retirement income** when combined with a **return of premium rider**⁺.

These tax-free options can help:

- **preserve your retirement fund & your children's education fund**
- **maintain quality of life** for you and the rest of your family
- **bridge the gap** between your disability income and increased medical & non-medical expenses

~ Not purchased with your mortgage through your bank + (when premiums return after a certain age, e.g. age 65)

PROPER PLANNING CAN HELP AVOID THE RISK OF INCREASED TAXES

Notes/References: (1) Patty Randall. "Let's Talk – The Care Years": LTC Long-Term Care Planning, 2007. 542-543. Print. (2) Probabilities of survival for a 40 year old to age 65: Male Non-smoker .9319 Smoker .8317 Female Non-smoker .9567 Smoker .9023 / Source: CIA 86-92 select and ultimate table Smoking ratios in 2009: 35 to 44 years Males 25.3 Females 19.9 Source: Statistics Canada, CANSIM, table 105-0501 and Catalogue no. 82-221-X. Last modified: 2010-06-21. (3) Manulife Financial, Proguard Disability, 1985 Commissioners' Individual Disability Table A, occupation category 4A. (4) 1 in 2 men and 1 in 3 women are predicted to develop heart disease in their lifetime. 1 in 2.4 men and 1 in 2.7 women living in Canada will develop cancer. Sources: Heart and Stroke Foundation, 2004. 2004 Multiple Sclerosis Society of Canada. National Cancer Institute of Canada: Canadian Cancer Statistics 2004. (5) Canadian Cancer Society, Heart & Stroke Foundation of Canada (IA transition stats info).