

I'm always on the lookout for new and better ways to increase my clients' financial security, so I'd like to share the Executive Health Savings Plan (EHSP) with you. This plan, geared primarily toward business owners, offers an innovative way to obtain critical illness insurance using a co-ownership approach between your company and you. Under this plan, you would share the costs of insurance with your company, but you'd also share the benefits.



## There's nothing like a solid Plan B

As a financial advisor, I often notice that business owners are well-covered when it comes to life insurance, but don't have a Plan B for the consequences of a critical illness. Yet, a critical illness can have devastating effects on their business. What if you had a heart attack and couldn't work for two, three or even six months?

Could your business survive without you?

Critical illness insurance would pay you up to \$2 million to hire someone you could rely on to take over while you are recuperating, or to pay down your debts and keep your accounts payable up-to-date.

Under the terms of the EHSP, you and your company can co-own the plan and split the cost.

## Plan B also allows you to save

Harmony® Executive critical illness insurance pays a fixed amount if you are diagnosed with one of the 25 covered illnesses, or it reimburses disbursements made if you remain healthy.

This means that, in addition to providing you with critical insurance, it can also help you accumulate savings if you remain healthy by returning to you up to 100% of the disbursements made by you **and** your company!

## A solid return on investment

Your company assumes the cost of the critical illness benefit (i.e. the amount of insurance that it will receive should you fall ill), while you assume the cost of the health benefit (i.e. the amount that will be paid to you if you remain healthy).

Whether you become ill or remain in good health, you or your company will receive a substantial benefit that represents a solid return on your investment.

To see how an EHSP can work for you in the real world, take a look at the illustration on the reverse. I would be happy to create a custom illustration that reflects your reality.

CRITICAL ILLNESS INSURANCE IS INCREASING POPULARITY, PROVIDING BUSINESS OWNERS WITH A SOLID PLAN B.

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

Call me for a complimentary risk analysis & financial planning review

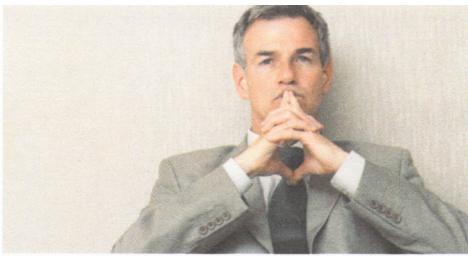
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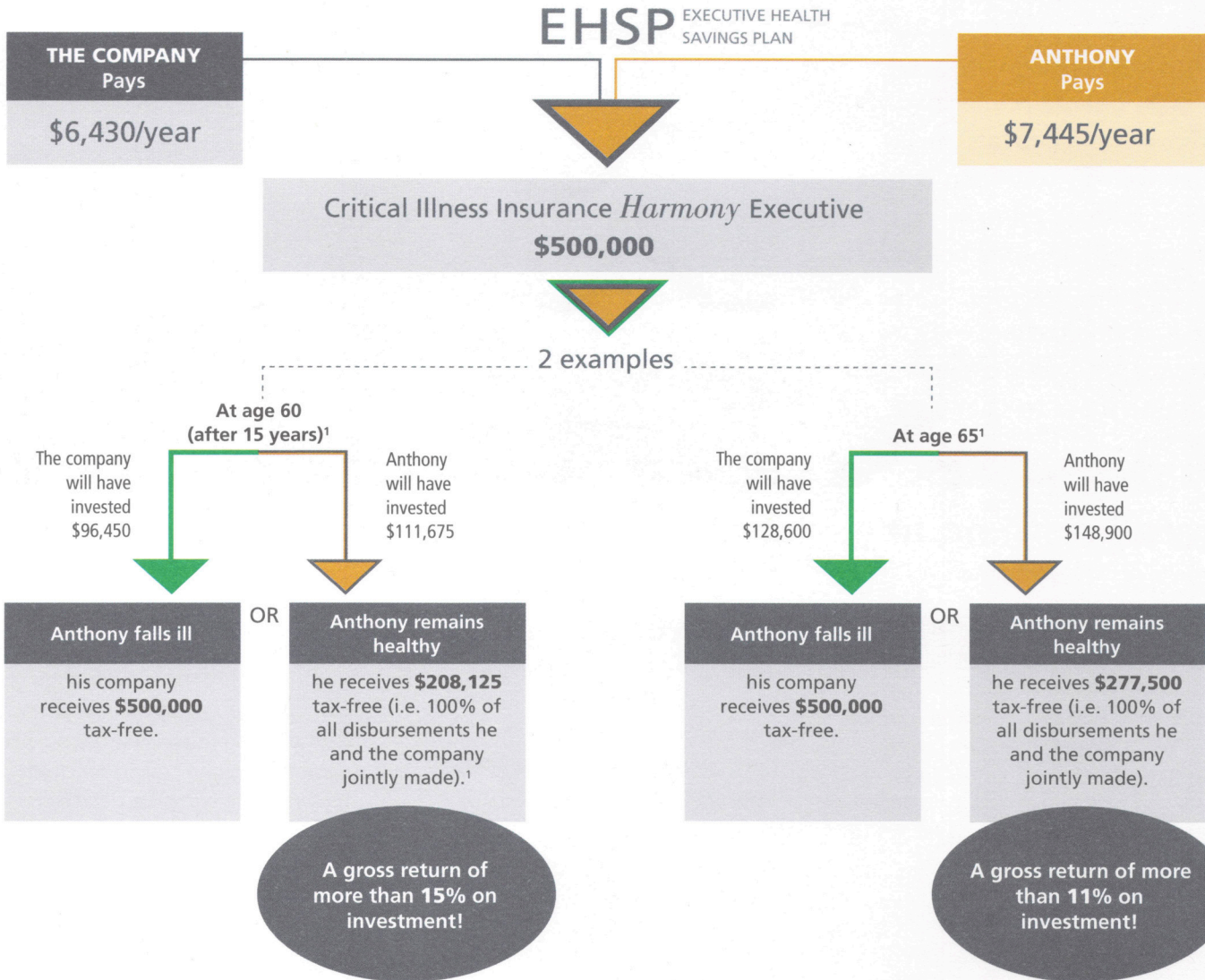
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**Anthony, age 45, shareholder/owner**

Anthony set up an EHSP for a term ending on his 65th birthday, with critical illness insurance amount of \$500,000



<sup>1</sup> As the EHSP ends when Anthony reaches age 65, he cannot receive the Health Benefit of \$208,125 at age 60 without tax consequences unless the company no longer needs the protection.

Note 1: In order to simplify the presentation, the death benefit has not been illustrated. Should Anthony pass away before any critical illness benefit is paid, his company would receive the higher of the following payments:

- 100% of disbursements made OR
- 25% of the insured amount.

Note 2: As the company and the shareholder will jointly hold the insurance contract, a legal document must be drafted to stipulate the terms and conditions of the agreement. You should seek assistance from a trusted advisor, such as an attorney or an accountant, when planning your EHSP strategy.

**INTERESTED?**

Contact me to discuss the advantages this solution could offer you and your business.

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