

# The Ideal Family Lifestyle Protection Portfolio

Protecting your family's lifestyle and your legacy is simpler and easier than you may think. You just have to know the shortcuts and take them before it's too late. Your *Ideal Family Lifestyle Protection Portfolio will include these six critical components. Compare the plans you have today with these rules of thumb to see if you can make some improvements. Call for your professional review today.*

## A Will and Powers of Attorney

*Know a dysfunctional family?* Sadly, these may be the people who will be fighting over you and your stuff unless you make your choices legal today. Decide in advance and be sure your wishes are respected and your family knows the ground rules. Keep peace in the family for generations when you decide in writing.

## Life Insurance Estate

Your family's lifestyle can change drastically in a heartbeat unless you've protected them. The money you don't have to guarantee lifestyle and pay final expenses is more important than the money you do have – *even for retirement*. Life insurance totalling seven to ten times your income plus your debts often does the job. *(The maximum coverage is about 30 times income. Are you getting your proper share.)* What you pay depends on the amount of time you need it.

## Critical Recovery Insurance

When you get a tough health diagnosis, you'll be relieved you thought about this. Protect your hard-earned assets and still have the money to convalesce in peace. Covering three years worth of your gross expenses is a great start. You can also protect yourself from a loss of dignity and independence as you age and can no longer take care of yourself.

## Income Replacement Insurance

When you are sick or injured and can't earn an income, how will you and your family survive? Replace approximately up to 60% of your income (to a maximum) paid to you monthly. Consider topping up your group benefits or get a personal plan today.

## The Ones You Love – Spouse & Children

What impact would grieving the loss of a spouse or child have on a family's long-term lifestyle? How long would it take you and your family to adjust to the loss of a spouse or a child? *You can recover even when terrible things happen. Life & critical illness insurance on all family members can literally save your family from financial ruin.*

## Savings

Your saving discipline is more important long term than your investment strategy. What's your savings strategy? One way is live on 80% of net, donate 10% to make the world a better place and save 10% for the future. Set up an Emergency Fund, Tax Free Savings Account and RRSP.

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***“Helping Protect Lifestyles for Responsible Families”***

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