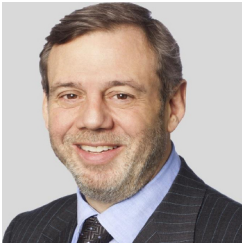


# What does insurance have to do with investing?



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*Howard supports the  
Advisor Team at  
Foster & Associates to  
help customize  
insurance solutions for  
their clients.*

One single devastating health occurrence can bring financial ruin to a lifetime of work and a planned retirement. We are all familiar with how different financial instruments are used to diversify and protect your portfolio from market volatility. Insurance goes further, bringing protection to you and your family from the untimely death or illness of a family member.

Three general types of insurance - Life, Disability, and Critical Illness - are important considerations in any financial plan and can create financial certainty in an uncertain world.

## Life Insurance

There are two types of Life Insurance: Term and Permanent. Term life insurance is well suited to meet protection needs for the lowest initial cost. Most typically, this type of insurance is used to protect families against the loss of a key provider. Permanent insurance is more commonly used to protect the value of a family's estate over a lifetime. Many permanent insurance plans also generate a cash value which can be used at a future date to provide cash if needed.

## Disability Insurance

In the event of an accident or illness, disability insurance could mean the difference between having an income and not having one. This form of insurance is particularly important if you are the sole or primary wage earner in the

family, or if you are a key person in the operation of your business.

## Critical Illness

Critical Illness Insurance is a form of protection that provides a sum of money if a family member suffers from a covered illness. This coverage can be just as important for children as it is for adults. Often, if a child becomes seriously ill, one parent may choose or be required to leave their employment to guide the care of the child. The physical and emotional strain of an illness can be severe enough, and when you combine that with a damaging financial impact, the result can be devastating. The lump-sum benefit can be used to pay for additional medications and treatments not covered by public healthcare, private nursing, out-of-country treatment, or medical equipment. One key feature is that it's up to you to choose how to allocate these funds, so you can focus all your energy where it should be.

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