



Specialty Wealth & Financial's
Solutions Newsletter:
Financial Planning, Insurance, and Investment Solutions
From the Ordinary to the Extraordinary

Specialty Wealth & Financial Solutions Newsletter

September 2013

www.SpecialtyWealth.com

Life Insurance

Does your life insurance policy provide an accidental death benefit?

When you set up your life insurance, did you think to add an accidental death benefit? What is it and why would you need it?

An optional rider, the accidental death benefit would pay out an extra amount to the beneficiary if the insured were to die of something other than natural causes. This benefit provides additional coverage if an accident or injury leads to death within 365 days, provided this occurs prior to the last policy anniversary before the insured's 70th birthday.

Meet with your financial advisor to discuss if this option can be added to your policy. Some restrictions include a minimum and maximum amount that may be added and limits on the coverage period, and it must be added before your 65th birthday.

Other optional riders for your policies include Guaranteed Insurability Benefits, Total Disability Insurance Benefit and the Premium Waiver Insurance Benefit. To speak with your financial advisor, [contact us](#).



Investing

Risk Tolerance: How much risk can your portfolio withstand?

Can your current investment portfolio withstand a stress test? If recent market fluctuations have made you stop and think, it may be time to assess your risk tolerance. If another meltdown were to occur in the market, your portfolio may not have the time to bounce back before you want to use those investments as a steady income, especially if retirement is not too far away.

Historically, the fall has seen some very challenging economic times: Black Monday, 9/11, and the market crash of 2008. However, in an uncertain market, it may be time to re-evaluate your short and long term goals, building an investment mix that is right for this stage of life. [Meet with us](#) to complete an asset allocation questionnaire and confirm your personal risk tolerance between equities and fixed income investments.

Not sure how much risk you can tolerate? Would you jump out of an airplane or watch from the ground? We have investments to suit both lifestyles. Review with your advisor today.



RELATED ARTICLES

1. [Mutual Funds](#)
2. [Your Investment Goals: Stay On Track](#)

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*Ron King, Investment Representative,
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Interested in learning more about a career in Financial Services?

[Contact us today at info@specialtywealth.com](mailto:info@specialtywealth.com)

For Business

Four good reasons to set up Group RRSPs for your employees



With 48% of the population employed by small businesses, it only makes sense that you would want to retain them by offering a [competitive benefits plan](#). Offering group RRSPs as opposed to a defined benefit pension plan has some great advantages:

1. Lower costs
2. Less regulatory burden - pension plans have to be audited, not group RRSPs
3. Less reporting
4. Employees have direction on the investment, therefore you are not responsible for the outcome or performance of the plan

Contributions to a deferred profit sharing plan can minimize salary expenses, compared to a wage increase, and create goodwill. Plan for your own retirement at the same time. Our team of experts will work with your budget, and get you started with a plan that is easy to administer. Need more information? Meet with us about your options.

Financial Planning

Pension Maximization Strategy: Will your retirement plan survive or *die with you*?



The financial planning decisions you make today can affect you far down the road when it comes to retirement planning. During your working years, dreaming about the day you will collect your pension and pay yourself back can be what keeps you going day after day, year after year.

What decisions did you make when arranging your pensions that could affect the longevity of your retirement plan, and its effect on the surviving spouse or beneficiary? Understanding what options you have when taking your pension will affect the legacy you leave behind. What will happen to your plans if one of you were to pass away?

Before you sign off on your pension options, speak with your Financial Advisor about pension maximization strategies. There are ways to use life insurance to get the most out of your pension while you are here, and protect your loved ones when you are not.

[Meet with your advisor and review your pension options today.](#)

In the Community

19th Annual Walk for Dog Guides: Newcastle, October 5, 2013



Specialty Wealth & Financial is pleased to support the 19th annual Lions Club Walk for Dog Guides on Saturday October 5th. 100% of the funds raised will be sent to the Lions Foundation of Canada Dog Guide programs. Dog guides are trained to assist the blind, hearing impaired, special skills and needs, seizure response, autism and diabetic alert.

The cost of training a single animal is over \$20,000.00, and Dog Guides are free to qualified recipients. For more information on how your participation can help, please contact Jean Graham at 905 987 5239 or visit www.dogguides.com.

Contact Us



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