

Protect the ones you love

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Peace of mind is priceless, but sometimes it's easier said than done. We all get busy with life, but it is important to protect our loved ones in different stages of life, particularly in unforeseeable events. Protection through insurance and estate planning that suit your life stages and goals are the key.

G&F Financial Group has professionals that can help uncover your needs, guide you through some common questions and concerns, and provide personalized insurance advice.

Here are some great questions to ask yourself, to understand your needs:

1. Do you have a will? Is your will up-to-date?
 - Ensure your assets flow through to the next generation based on your wishes, not the courts.
2. What financial risks are you facing while you're busy at work, with family, or with life?
 - Discuss ways to offset risks — Sit down with a planner and have a look at your assets and liabilities, to figure out your financial risks.
3. Are you and your partner on the same page in the event of disaster?
 - Get prepared — Have a frank and honest discussion with your partner about what type of financial situation you'd all be left with if something happened to one of you.
4. If your greatest asset is your income and your ability to produce this income, then what will happen if your payroll stops, how long will your savings last? How will you pay for living



expenses, like a mortgage, rent, utility bills and any necessities of life? What about your children's education and activities?

- Get the peace of mind you need — Protect your assets. Our insurance experts can help you whether you're starting a family, expecting a new child, or moving into a new stage in life.
5. You love having a child, but are you feeling hesitant whether it is a good idea with the cost of living?
- Build a nest-egg for your children using whole life coverage as a savings tool for your loved ones, providing an accessible investment account with guaranteed cash values and growth that will follow them their entire lives, while also protecting their insurability.
6. What benefits does your workplace actually cover? Is there a need to supplement those coverages?
- Discover what your workplace covers and determine if you need more. Without a plan, you may have to pay out of your own pocket for common healthcare expenses like prescription drugs, dental care, vision care, therapeutic services and more.

Life is an exciting and ever-changing journey — With so many milestones, such as buying a home or starting a family, needs change over time. No matter where you're at in life, get the coverage you need to give yourself and your loved one's peace of mind.

Our G&F Wealth Protection team is here to help you with these questions. Talk to us about what a customized insurance plan can do for you, to help protect you and those you love. Meet with Steve or Sina today.





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