# DoctorsOntario **Insurance Program**

Winter, 2017-18

In 2002, we setup an insurance program for DoctorsOntario with substantial premium discounts.

# **DISCOUNTS FOR ONTARIO PHYSICIANS**

# Have you enrolled for these discounts?

- √ 25% discount on Disability insurance
- **DISABILITY INSURANCE 25% DISCOUNT**

√ 10% discount on Critical Illness ins.

Purchase up to \$30,000 per month of disability coverage with a guaranteed annual premium discount. Policies are issued an own occupation definition of disability, a cost of living adjustment, a future income option, HIV Hepatitis B&C protection, and a conversion to long term care coverage.

√ 25% savings

## CRITICAL ILLNESS INSURANCE - 10% DISCOUNT

on Term Life insurance

Receive a tax-free lump sum payment over and above your monthly disability payment after the onset of a critical medical problem such as a heart attack, cancer or stroke, MS, etc. If you do not claim, you may elect the refund of premium option and get back up to 100% of the premiums paid.

√ 6.25% dividend interest rate on Whole Life insurance

### TERM LIFE INSURANCE - UP TO 25% SAVINGS

Qualify for preferred rates and save up to 25% on term life insurance.

#### WHOLE LIFE INSURANCE - 6.25% DIVIDEND INTEREST RATE

Whole life insurance is an asset accumulation, estate, and retirement planning vehicle. It is designed to enhance the cash value in a long-term dividend interest rate asset class while providing guaranteed increasing cash value and permanent life insurance. This is an excellent planning tool for those who are incorporated and saving money inside their corporations.

### LONG TERM CARE INSURANCE - NO MEDICAL REQUIRED

In the event of a chronic illness, cognitive impairment or the inability to complete two or more activities of daily living, up to \$9,000 per month may be paid tax-free

	L FOR A DISCOUNT BY FAXING 416-915-6150 OR EMAIL INFO@LEVINEFINANCIALGROUP.COM erested in
	Disability insurance – <u>25% discount</u>
	Critical illness insurance – 10% discount
	Term life insurance with preferred underwriting and up to a 25% savings
	Whole life insurance with a <u>6.25% dividend interest rate</u>
	Long term care insurance
Dr	Date of Birth//19 Office ph Cell ph
Email:	

Levine Financial Group negotiated premium discounts for Doctors associated with DoctorsOntario. Doctors Ontario has no commercial interest in this program. Levine Financial Group is not part of the OMA. The content of this communication is subject to change without notice. E&OE.

