Insurance Program for Physicians associated with Sick Kids Hospital

DISCOUNTS FOR SICK KIDS PHYSICIANS

- ✓ 30% discount on Disability insurance
- ✓ 15% discount on Critical Illness insurance
- ✓ 25% savings on Term Life insurance
- ✓ 6.25% dividend interest rate on Whole Life insurance

In 2009, Levine Financial Group created a voluntary insurance program for Physicians associated with The Hospital for Sick Children. Currently, there are 119 doctors who have taken advantage of the services and <u>discounts</u>.

Have you enrolled for these discounts?

DISABILITY INSURANCE - 30% DISCOUNT

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.

CRITICAL ILLNESS INSURANCE - 15% DISCOUNT

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.

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 saving money.

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* to provide for home or facility care as required. There is <u>no medical</u> required.

ENROLL FOR A DISCOUNT BY FAXING 416-915-6150 OR EMAIL INFO@LEVINEFINANCIALGROUP.COM	<u>/</u>
I am interested in	
Disability insurance – <u>30% discount</u>	
Critical illness insurance – <u>15% discount</u>	
Term life insurance with preferred underwriting and up to a <u>25% savings</u>	
□ Whole life insurance with a 6.25% dividend interest rate	
Long term care insurance	
r Date of Birth//19 Office ph Cell ph	
mail:	
Sick Kids Medical Staff Association does not endorse or recommend this or any other specific insurance program nor does it	

The Sick Kids Medical Staff Association does not endorse or recommend this or any other specific insurance program nor does it have any 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.

Saving Physicians money on their insurance

