

Humber River Physicians Insurance Program

DISCOUNTS FOR HUMBER RIVER DOCTORS

- ✓ 25% discount on Disability insurance
- ✓ 10% discount on Critical Illness ins.
- ✓ 25% savings on Term Life insurance
- ✓ 6.25% dividend interest rate on Whole Life insurance
- ✓ Long term care

In 2002, we setup an insurance program for Physicians associated with Humber River Hospital. It may be beneficial to review your current coverage and take advantage of the premium discounts.

Have you taken advantage of these discounts?

DISABILITY INSURANCE – 25% 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 – 10% 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 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* to provide for home or facility care as required. There is no medical required.

ENROLL FOR A DISCOUNT BY FAXING 416-915-6150 OR EMAIL INFO@LEVINEFINANCIALGROUP.COM

I am interested in...

- Disability insurance – 25% discount
- Critical illness insurance – 10% discount
- Term life insurance with preferred underwriting and up to a 25% savings
- Whole life insurance with a 6.25% dividend interest rate
- Long term care insurance

Dr. _____ Date of Birth ____/____/19____ Office ph. _____ Cell ph. _____

Email: _____

Levine Financial Group negotiated premium discounts for Doctors associated with HRH. The HRH does not endorse or recommend any 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

 **LEVINE**
FINANCIAL GROUP