

# Ontario Nephrologists Insurance Program

## DISCOUNTS FOR NEPHROLOGISTS

In 2014, we setup an insurance services program for the Ontario Nephrologists with substantial premium discounts. It may be beneficial to review your coverage at this time.

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

### Have you taken advantage of these discounts?

#### DISABILITY INSURANCE – 15% 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

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 4169156150 OR email [INFO@LEVINEFINANCIALGROUP.COM](mailto:INFO@LEVINEFINANCIALGROUP.COM)

I am interested in...

- Disability insurance – 15% discount
- Critical illness insurance
- 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 Nephrologists. We are not part of the OMA. See policy for complete details. The content of this communication is subject to change without notice. E&OE