

# What's New.....Bringing you up to date

## What's new in the marketplace:

- > Manulife Income Plus
- > Wait List Insurance
- > Medical Access Insurance

## Retirement Planning

We've all been affected by the turbulent financial markets. Stock indices have plummeted in many cases by more than 30% this year. Eventually investments will reach their low points and a recovery will begin. The most important lesson is diversification of your portfolio. You may also want to learn about variable investments which guarantee most or all of your principal. Insurers offer fund investments which guarantee principal on both death and maturity. The guarantees are usually 100% of capital on death and 75% -100% on maturity 10 years from the date of investment.

## STEVEN COHEN INSURANCE AGENCY INC.

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The newest products let you create your own lifetime income which is fully guaranteed, yet allow you to remain invested in the market. In short, your downside is protected while your investments can give you substantial upside.

Companies such as Manulife, Sun Life and Industrial Alliance along with many others offer these lifetime guaranteed products which can provide a definite element of your retirement plan.



## Manulife Income Plus

Manulife Financial was the first to bring lifetime guaranteed income products with market participation to Canada. The features of the plan make it appropriate for your portfolio both on a registered and non-registered basis. If you're looking for predictable income guaranteed not to decrease regardless of

market performance with potential upside if markets do well, consider Income Plus. When you start taking your income at age 65 or older, it is guaranteed for life. Visit Manulife's interactive website [www.manulifeincomeplus.ca](http://www.manulifeincomeplus.ca) for a complete understanding of the possibilities of this plan.

## Critical Illness Insurance

If you haven't taken a look at Critical Illness insurance, you should. We are all at risk of a critical illness. But with today's medical technology, more of us are surviving. The aftermath can have a substantial impact on your finances and lifestyle.

Several insurers allow you to switch from Critical Illness Insurance to Long Term Care Insurance (LTC). LTC covers the cost of both facility and home care when you are unable to look after yourself.

Both Critical Illness and Long Term Care insurances are complex products. We have the expertise to both explain them and guide you on the right path.

Critical Illness (CI) protects you in the event of a life threatening illness such as cancer, heart attack, stroke and about 22 other conditions. CI benefits pay a lump sum if you survive for 30 days after diagnosis and there is no restriction on what you do with the money.

### Please keep us up-to-date with your contact information!

Notify our office with your change of:

- Address
- Telephone number
- Place of employment
- E-mail address

CALL 416 259-1166

info@stevencohenins.ca

### Term Life Insurance Rates Have Decreased

Check out our new and improved website [www.stevencohenins.ca](http://www.stevencohenins.ca) . One of the features is a Canadian and American life insurance quotation engine. You can get immediate quotes on-line for any amount of insurance. The life companies are all vying for market share. *You'd be surprised at the low premiums for both term insurance and lifetime coverage.*

If you're in the market for new coverage or want an in-depth analysis of your insurance needs, we'd be pleased to help you choose a plan best suited for you.

Give us a call at 416-259-1166 or e-mail us at [info@stevencohenins.ca](mailto:info@stevencohenins.ca) .



### Wait List Insurance and Medical Access Insurance

Waiting for Medical Treatment is a Canadian Reality

The newest innovations in the market are focused on providing you with *fast access* to medical services and specialists for diagnosis and treatment of a serious illness.

#### Fast-track your treatment with Canada's first Wait List Insurance program.

Wait List Insurance provides rapid access to world renowned Specialists, Diagnostics and Private Clinics almost immediately. Coverage extends to more than 135 conditions and over 500 treatments and procedures.

You will qualify if you are placed on a wait list in the public health care system for more than 45 days for one of these covered conditions or treatments.

#### Get fully insured and rapid access to the American health care system with Medical Access Insurance

The plan provides treatment for 6 critical conditions such as heart disease and cancers. Treatment is coordinated by a global patient organization once an initial diagnosis of the covered illness is confirmed. You will receive advanced medical treatment within 3 weeks at an American health care facility.

### Steve's Wine Tip of the Month— Check out our website regularly

Steve is often asked for his recommendation on a wine that exceeds expectations. The wine pick of the month suggests a red wine and a white wine which you can confidently buy at your local wine store, perfect for yourself or as a gift.

Red Wine 

**Peter Lehman Barossa Shiraz 2005 (Australia)**  
Peter Lehmann is one of the icons of the Australian wine industry producing excellent value at all price points. The 2005 Barossa Shiraz has notes of plum, chocolate, spice and a long finish. Drink on its own or with red meats. At \$19.90 it is available in the general listings at Ontario wine stores and \$21.25 at SAQ outlets. It can be drunk now or cellared for 3-4 years.

White Wine 

**Kim Crawford Marlborough Sauvignon Blanc 2007 (New Zealand)** This wine will give you flavours of grapefruit, gooseberry, grassiness with a touch of melon. It is great with fish and shellfish or as an aperitif. The wine rivals many excellent French sauvignon blancs and is available at Ontario wine stores as a Vintages Essential for \$19.95 and \$18.95 at SAQ outlets



Wishing you very Happy Holidays from all of us at Steven Cohen Insurance Agency Inc.

Steve Darren Ilka Trisha Pat Nicole Roz