

Life Letter

What will happen to your dreams?

High school sweethearts Trevor and Lisa were establishing a life together. In their late 20's, they were setting goals for themselves and their two young children. Trevor had a dream of becoming a police officer. Then the nightmare began.

A few years ago, Trevor had a small, cancerous mole removed from his back. He hadn't given it much thought until he found a lump in his armpit. His doctor delivered the devastating news that his cancer was back and had spread to his liver. He was given only a few months to live.

Trevor was soon confined to a wheelchair for most of the day and has extremely limited use of his left arm. As he cannot work, his group disability insurance is paying him a monthly benefit, but it all goes to their regular monthly expenses. He travels for over two hours, one way, for medical treatment not available where he lives. They ran up over \$3,000 in travel and hotel expenses in one month alone. Their life savings were quickly wiped out.

Lisa has taken a leave of absence from her job so she can attend to Trevor's needs, and this has placed them under additional financial strain. She had planned on going back to school to pursue her dream of getting her master's degree, but doubts she'll be able to with their savings gone and debts piling up.

Their son, Brent, had to give up playing hockey and baseball. Michelle, their daughter, withdrew from her martial arts lessons and had to quit her ringette team.

Trevor just wants to spend as much time as he has left with his family. They chose to home school Michelle and Brent.

The Canadian Cancer Society reports that this year over 130,000 Canadians will be diagnosed with cancer. The Heart And Stroke Foundation estimates that more than 150,000 Canadians will have a heart attack this year. Survival rates are improving.

There is a better way to deal with the financial turmoil that arises when someone suffers a serious illness like cancer, heart attack or stroke. It's called Critical Illness Insurance. It helps people get on with their lives by giving them the financial resources to maintain the lifestyle and independence they had before they got sick.

If you contract one of the diseases or conditions specified in a Critical Illness Insurance policy and satisfy a waiting period, you receive a lump sum of up to \$2,000,000. The exact amount, of course, depends on the coverage you choose. Critical Illness Insurance pays a benefit even if you are still able to work and can cover a long list of illnesses and conditions. Partial benefits may also be paid in some situations. Ask your insurance advisor for details.

There are no restrictions placed on the use of an insurance payout. It's up to you - pay-off debts; seek medical treatment in another country; pay for extra medical expenses; take a vacation or time off work; replace lost income; modify your home or vehicle if necessary; maintain your independence.

Want to know more about Critical Illness Insurance? Call today!

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