DENIKINGS INSURANCE AND INVESTMENT BROKER

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Financial Planning Checklist

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| --- | --- | --- | --- |
| SR NO | PRODUCT DESCRIPTION | YES | NO |
| 1 | Do you have sufficient life insurance coverage until you retire (age 65 - 75) to protect all your financial liabilities? Insurance provided from work may not be sufficient to protect all your liabilities. |  |  |
| 2 | Have you thought about Estate planning?  Whole life or universal life insurance plans are often used for Estate planning because they offer guaranteed death benefits. |  |  |
| 3 | Do you have sufficient reserved funds in case of a critical illness? Critical illness insurance offers return of premium, if you stay healthy. You can also protect your retirement savings. |  |  |
| 4 | Do you have disability income protection insurance coverage from work? If Not |  |  |
| 5 | Have you considered becoming disabled, and how your family would survive and pay monthly expenses?  Personal Disability income protection insurance helps protect your monthly income until age of 65. |  |  |
| 6 | Have you ever thought about Long Term care insurance to protect your retirement savings and independent living until death.  Due to a busy life, it becomes more difficult for your children to take care of you ,when you are not able to do your daily living activities |  |  |
| 7 | Do you get Health and Dental benefits from your work? If not |  |  |
| 8 | Have you ever thought about personal health and dental plan for your family? Premium is tax deductible for businesses and individuals can get tax credit in certain conditions. |  |  |
| 9 | Do you have any health issues and are worried you won’t qualify for life insurance?  We can offer you guaranteed life insurance policy up to $250,000. No medical policy also available. certain conditions apply. |  |  |
| 10 | Are you planning to invite your parents on super visa or visitor visa? We offer the best rate and claim services for all type of travel insurance. |  |  |
| 11 | Do you know any friends or relatives coming on visitor's visa, student visa or as a new immigrant? if yes please refer us, we have referral program. |  |  |
| 12 | Are you always buy travel insurance when you travel outside Canada or Ontario?  We offer $10.0 million coverage for Canadians at very affordable price. Traveling without insurance is like going to war without any weapons. Always travel safe and secured. |  |  |
| 13 | Are your children planning to go outside Canada for further studies or for special programs?  We can offer youth plans for their travel coverage at a very low rate. |  |  |
| 14 | Are you, your friends or relatives expecting a baby? If yes,  we offer free accident insurance for new born babies for a one year period and free gift from industrial alliance with no obligations. Secure your child from birth. - please refer us to your friends and provide them our contact information. |  |  |
| 15 | Have you start saving for your retirement?  RRSP /TFSA accounts help for TAX savings and create wealth for your retirement. You can use your RRSP savings tax-FREE for first time home buyers. You can also use it for any unexpected expenses. We deal with all major banks, mutual fund and insurance companies for wide selection of funds.  We provide more options and solutions then your local bank. |  |  |
| 16 | Do you have a RESP account (children Education plan) for all your kids?  We offer up to 15% guaranteed bonus on top of government grant. |  |  |
| 17 | Are you planning to buy home in near future or renewing your mortgage in next month? If yes,  I can help to find best mortgage rate for you. |  |  |
| 18 | Do you know what is the interest rate of your savings account in your local bank?  We offer high interest savings account, which is double than your local bank with no penalties. |  |  |
| 19 | Do you want to approve home equity line of credit for your emergency cash? |  |  |
| 20 | Do you have a credit card to increase your credit score?  We offer MBNA master card with lots of advantage and 1% cash back. please contact us for more detail |  |  |
| 21 | Have you prepared will and power of attorney for estate planning? we work with Team of lawyer and Accountact |  |  |
| 22 | Do you have your accountant for tax files? |  |  |
| 23 | Are you interested for leverage investment in mutual fund? Interest of money borrow for investment purpose is tax deductible. |  |  |

Name and Address:

Phone #: Cell #: E-mail:

Call, fax or e-mail your answer to book your appointment to have us assess your situation with no obligation. We provide full services and work with lawyers and accountants.