



# A sound financial plan for tomorrow gives you peace of mind today.

## **Wealth Creation and Preservation**

An important part of any financial plan is an exceptional investment strategy for surplus income and existing assets.

At Canaccord Genuity Wealth Management, our Wealth and Estate Planning Team will work alongside your Investment Advisor to design a personally tailored short- and long-term financial and retirement plan, based on a portfolio of thoughtful investments that are diversified across and within, asset classes. This team-based approach can help protect your investments from short-term swings and places focus on building steady wealth, over the long term. We will always utilize conservative variables in rates of return, inflation and lifespan to ensure your forecasts are realistic and reliable.

## **Money Management and Financial Advice**

Our Wealth & Estate Specialists will first conduct a cash needs analysis to ensure your long and short-term cash needs are provided for and your existing debts are managed effectively. Working alongside your Investment Advisor and your accountant, our specialists can help ensure your financial affairs are structured to best suit your objectives, within the current economic and taxation environment.

## **Legacy and Estate Planning**

Engaging your entire family in a discussion around the responsibilities and opportunities that wealth brings significantly improves your odds of creating an enduring family legacy. Our team can work with you, your CGWM

Investment Advisor and your personal lawyers to build a comprehensive plan for transferring assets to future generations, while also working with each generation to help manage your family's legacy.

### **Insurance Advice**

Life Insurance has always been an integral pillar of short- and long-term financial planning. There has never been a more suitable time to discuss your current life insurance needs with your CGWM Investment Advisor and Wealth & Estate Planning Specialist.

Insurance companies are evolving rapidly to keep pace with our current COVID-19 pandemic reality. As a result, many are being more flexible in their requirements of medical testing to maintain the current social distancing measures. Currently, life insurance coverage can be gained, without invasive medical testing and with simple electronic applications requiring tele-interviews and e-signatures. Our specialists can conduct a timely life insurance needs analysis to ensure you and your family have suitable insurance coverage over the short and long-term, complementing a comprehensive financial and retirement plan.

As of April 14, 2020 here are the latest non-medical\*, e-applications age and coverage limitations:

### **Term and Whole Life Insurance – no medicals necessary**

<b>Age</b>	<b>Coverage Limit</b>
0-17	\$1,000,000
18-50	\$2,000,000
51-60	\$1,000,000
60+	\$100,000

### **Critical Illness Insurance – no medicals necessary**

<b>Age</b>	<b>Coverage Limit</b>
18-40	Up to \$250,000
41-50	\$100,000
51-55	\$25,000

### **Disability Insurance – no medicals necessary**

<b>Age</b>	<b>Coverage Limit</b>
18-50	Up to \$8,000
51+	Up to \$2,500

\* Non-Medical approval subject to insurance provider's underwriting and medical tele-interview.

**Contact your Investment Advisor, alongside your CGWM Wealth and Estate Planning Specialist, to ensure your short- and long-term comprehensive wealth & estate plan is strategically guiding you and your family towards your goals.**

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Tax & Estate advice offered through Canaccord Genuity Wealth & Estate Planning Services.

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