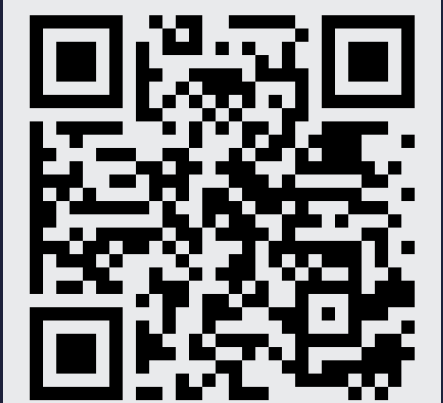




INSURANCE SOLUTIONS CUSTOMIZED COVERAGE FOR LAWYERS

CORPORATIONS + INDIVIDUALS



CONTACT KATHRYN MCKAYE PRETTY 905-330-7361

**LAWYERS
FINANCIAL**

TODAY'S DISCUSSION

- Early Years: Risk & Needs Assessments
- Mid Career Requirements
- Health & Family
- Office Support, Risk Management
- Staffing: Benefits & Pension
- Retirement



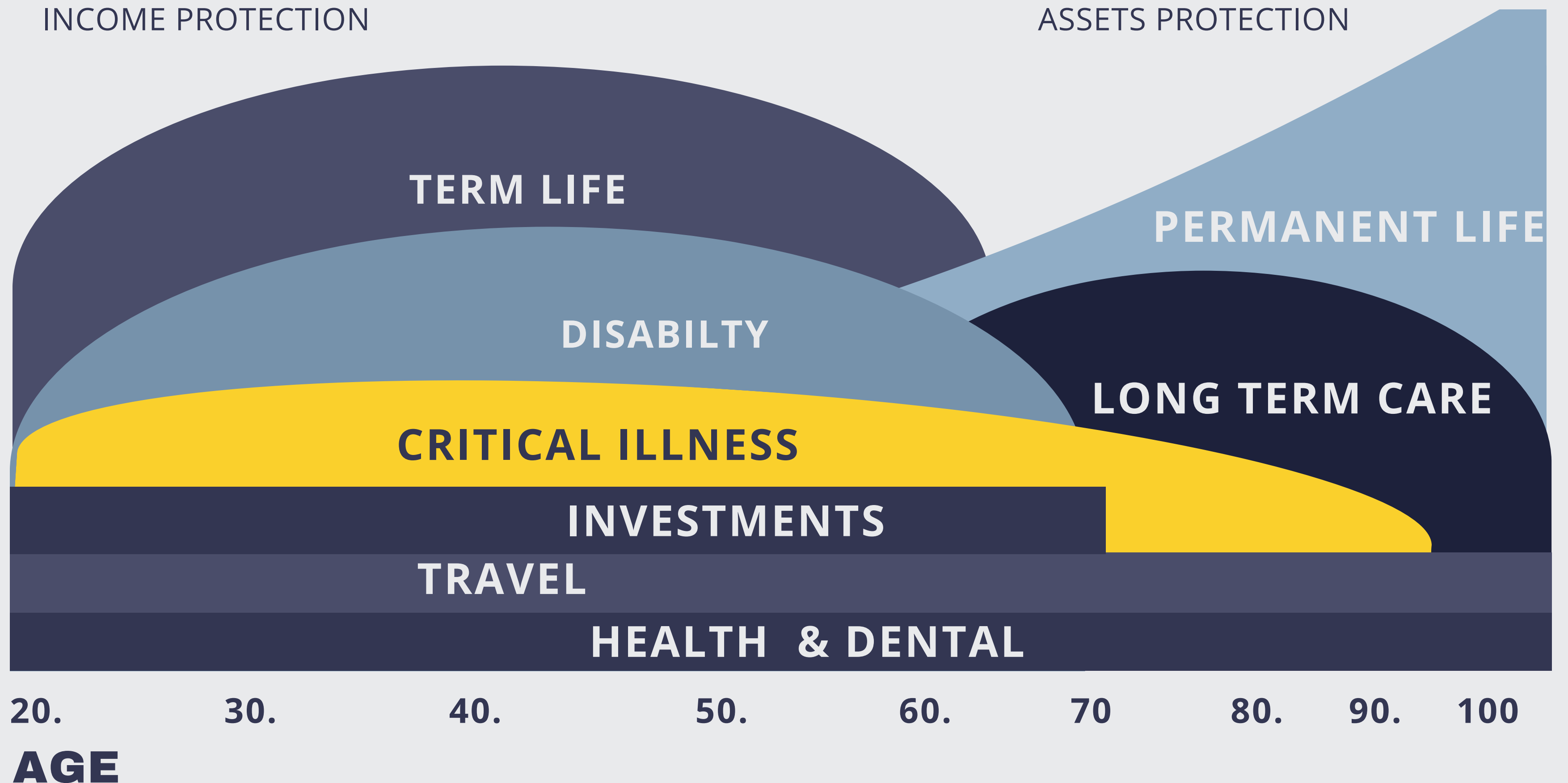
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INDIVIDUALS

- Term and Permanent Insurance
- Disability Income Protection
- Critical Illness
- Wealth through Insurance
- Waterfall strategies
- Health Benefits



TIME HORIZON OF RISK COVERAGE



FOR LAW FIRMS

- Collateral Assignments, Partnership Agreements
- Corporate Wealth Insurance
- Buy / Sell Fund Agreements
- Key Person
- Business Overhead Expense
- Term Life
- Staff Programs
- Group Health Benefits
- Pension dbPlus
- Office insurance Program



BUSINESS PLANNING OVERVIEW

CONVERSATIONS FOR EVERY STAGE OF YOUR BUSINESS GROWTH

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1

SURVIVAL

PERSONAL PLANNING

- Risk management
- premature death
- Will
- Disability
- Critical Illness
- Retirement planning
- registered plans
- asset allocation
- non registered savings plans
- Other goals
- Children's education Home Purchase
- Tax minimization

2

INVEST

BUSINESS CONTINUATION PLANNING

- Key Person Protection
- premature death
- critical illness
- Buy sell agreements
- retirement
- disability
- death & critical illness
- Business Overhead Protection
- Executive benefit planning

3

GROWTH

BUSINESS SUCCESSION PLANNING

- Ownership transition
- Sell or liquidate
- Estate equalization
- Retain in family
- Successor training
- Successor buy sell agreement
- Management transition
- Power of attorney
- Retirement income planning

4

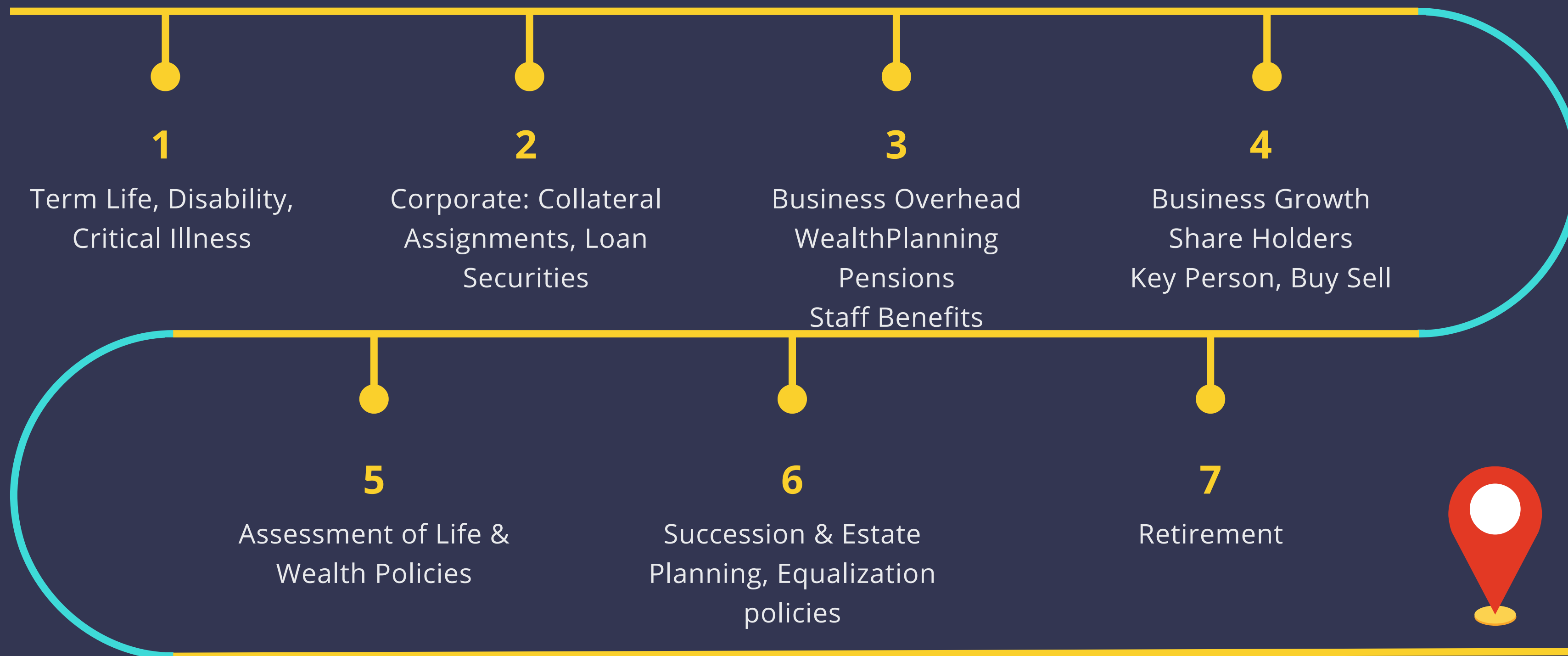
MATURITY

ESTATE PLANNING

- Will Planning
- Estate equalization
- Tax Planning
- Estate maximization
- Estate Freeze
- Share redemption
- Liquidity
- Trust Planning
- Family trusts
- Spousal trusts
- "Self-settled" trusts
- Philanthropy
- planned giving

LAWYER'S BUSINESS ROAD MAP

Milestone considerations, every journey is customized for each lawyer



GROUP HEALTH BENEFITS

- Self Employed
- Member of Small Firm
- Retired
- Health Protect, PLUS and Retiree plans, 3 plans for customized coverage.
- prescription drugs, paramedical services, hospital serves.
- additional dental with basic and major dental services.



OVERVIEW OF HEALTH PLANS



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OFFICE INSURANCE

- Policy covers business-related equipment goes beyond one location.
- The same protections apply when your laptop lives on your kitchen table.



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OFFICE INSURANCE

Additionally to comprehensive coverage for damage to business property, the Office Insurance Program also provides coverage for:

- Cyber security risks
- Damage to computers and electronic media
- Loss or damage of valuable documents
- Criminal activity, including fraud
- Employee theft
- Umbrella liability for bodily injury, property damage, personal injury and advertising injury.



QUOTE >>



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BALANCING LIFE, WEALTH, CAREER & HEALTH

Individual, Retirement & Family

Career, Firm, Staffing



BOOK MEETING LINK WITH KATHRYN >>



LAWYERS
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YOUR PRESENTER



ABOUT

- 30 years experience across various industries corporate strategy, business leadership, financial stewardship, global brand and marketing executive, business consultant
- Board of Directors Executive; President, Chair and Vice Chair Roles in the community.

FINANCIAL ADVISOR

- Financial Advisor specialize in Life, Health and Wealth Solutions for legal community, focus on long term goals and estate planning

PERSONAL:

Hockey Goalie, Long Distance Gravel Bike Cyclist, Meditation Coach, Mom and Large Scale Urban Gardening

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