



DELSAN GROUP

FINANCIAL SERVICES FIRM

"Making a difference in peoples lives."



OUR MISSION IS:

To help you create wealth, become financially secured, and protect the assets you have accumulated.

www.delsangroup.com



LIFE INSURANCE SOLUTIONS



LIFE INSURANCE PROTECTS YOU AND YOUR MOST PRECIOUS; IT COULD ALSO BE A VALUED FINANCIAL ASSET AND RESOURCE FOR YOUR FUTURE OR RETIREMENT YEARS

Life insurance is often called the “foundation of a good financial plan”. The reason is, it’s a multi-faceted financial tool. It’s a unique asset that – because of its accumulating cash values, enriched with tax-favored benefits – may be used to solve some of life’s most perplexing financial problems. Here are some examples:



SUPPLEMENT A RETIREMENT FUND

Current insurance products can provide competitive returns enriched with tax shelters, and are a prudent way of accumulating necessary funds for retirement years. Also when retiring, irrevocable decisions about benefit payments from pension plans must typically be made; an individual life income annuity option will pay higher benefits than a joint and survivor annuity benefit, but then your spouse will not have pension benefits if you predecease him/her. In such circumstance you could use the proceeds of the life insurance policy as a source of income for your spouse after your death



OWNERSHIP OF A VALUED ASSET

If the policy has a cash value, you may take out a loan from it, or get a loan from a bank against it using the policy as collateral, and with some banks you may even not need to repay the loan or interest on the loan depending on the face value of the dead benefit and the bank’s calculations, and the bank will only take back their money (Capital and interest) at the death of the insured, from the policies dead benefit payout, the remaining money of the dead benefit will go to the beneficiary.



HELP DEAL WITH LONG-TERM-CARE COSTS

Many individuals don’t purchase long-term-care insurance, believing their spouse will care for them. However, when one spouse dies, who will take care of the other spouse? The proceeds of a life insurance policy can be used to provide long-term care for the surviving spouse.



CREATE AN ESTATE

Where time or other circumstances have kept the estate owner from accumulating sufficient assets to care for his or her loved ones, life insurance can create an instant estate. So those who depend on you will have the money to make up for the income you provided to the family.



PAY DEATH TAXES AND OTHER ESTATE SETTLEMENT COST

If the total value of your assets exceeds the lifetime exclusion amount, your estate can be burdened by high, immediate taxes. (The need to pay immediately the taxes, may also induce another loss, if rushed into selling assets at a lower price to raise cash to pay the taxes, or the need to take a loan with costly yearly payments capital & interest) Life insurance can help replace assets that may be lost to taxation and other costs at a fraction of that cost.



REPLACE A CHARITABLE LEGACY GIFT

Gifts of appreciated assets to Charitable Remainder Trusts can provide income and estate tax benefits and deductions. Life insurance can be used to replace the value of the donated assets tax free. Proceeds from life insurance policies can also be paid directly to a charity.



EQUALIZE INHERITANCES

When a family business passes to children who are active in the business, together with a good succession plan, life insurance can give an equal amount to the other children.



FUND A BUSINESS TRANSFER

Business owners often agree to buy a deceased owner’s share after death from his or her estate. Life insurance provides the ready cash to finance the transaction.



PROTECT A BUSINESS FROM LOSS OF A KEY EMPLOYEE

Key employees are difficult to attract and retain. Their untimely death may cause a severe financial strain on the business.



HELP PAY OFF LOANS

Under the right conditions, personal or business loans can be paid off with insurance.

We Listen to you! To understand where you are today, and where you want to be tomorrow, “When we truly understand, we truly help” with personalized strategies that move your unique goals forward.



MORE FINANCIAL SOLUTIONS



WHOLE LIFE INSURANCE

Is permanent and is generally carried for a lifetime. It accumulates a cash value, with tax-sheltered benefits. (Part of the cash value is usually guaranteed by the insurance company and part of it is usually by dividends and are safe from sudden stock market downturns because the funds are not directly in the market as the case is with Universal Life Policies) The policy is always in force and premiums are fixed and stable, and could be fully paid off in 10 or 20 years; The cash values and the tax advantages can make permanent life insurance a valuable investment over a period of time. They become an asset belonging to the policy Owner, it is assignable, meaning that it can be transferred or sold to another person with insurable interest, or used as collateral for a loan. Policies may even be converted to an annuity at retirement age to provide income during retirement.

UNIVERSAL LIFE INSURANCE

Were designed to provide an answer to the notion that you should "buy term insurance and invest the difference"; by investing thru an insurance policy it gains the added benefit of making the income of the investment tax sheltered.

TERM LIFE INSURANCE

Is typically purchased to protect a growing family from the catastrophic loss of a "breadwinner"; Lower initial premiums offer the flexibility to fit immediate needs. However, over time, a more permanent and valuable life insurance contract may be needed to help provide security and the potential for more stable premium payments for the future.

JOINT LIFE INSURANCE

Is an insurance policy that covers 2 lives in one policy for one premium, Usually Husband and Wife or 2 Business partners; There are 2 types of joint life insurance, Joint life first to die & Joint life second to die. These policies can very beneficial for couples or business partners giving them the security they need for fewer premiums to pay. For more info on the different Joint life policies, call 450-433-2434.

CRITICAL ILLNESS INSURANCE

A new and very interesting policy called Critical Illness Insurance is recently available. You can now receive financial protection during the emotional time of a diagnosis of a life threatening illness, such as cancer, heart attack, stroke or permanent disability and many more designated illnesses when you survive 30 days.

ANNUITIES

An annuity can form an important part of your retirement income portfolio by taking the guesswork out of investing for income. Insurance Companies Offer a selection of annuity income solutions to choose from. Your particular income needs will determine which solution is right for you.

LONG TERM CARE INSURANCE

Provides the insured with the financial resources for their future health and personal care services; to maintain an independent life in the comfort of their own home or in a residence of their own choice; The cost of living in a non-subsidized retirement home is approx. \$7,000 per month; The cost of in-home services, a registered nurse, or a personal support worker is approx. \$30 per hour, at 80 hours per week the cost per month is \$9,600 or per year \$115,200.

MORTGAGE INSURANCE

When you purchase a home and arrange for a mortgage you are always asked by the bank if you want to purchase insurance so that the mortgage gets paid in the event of one of the owner's death, almost 75% say yes, but what do the other 25% know that leads them to buy a private mortgage insurance policy? Go to our website at www.DelsanGroup.com go to the OUR PRODUCTS Menu Click on Life Insurance and then on the Mortgage insurance submenu & see the table summarizing some of the differences between the two.

DISABILITY INSURANCE

Is primarily intended for the self-employed and independent contract workers who cannot afford to miss extended periods of work and are not covered by an employer's insurance policy, for more info on this go to our website.

RRSP's

Did you know that you can buy Segregated funds with your RRSP money, which guarantees partially or fully (depending on the plan) the capital you invested, so you can invest in more aggressive funds without worrying of losing your capital, some plans even offer that if your fund did well, for instance if after 3 years you made 50% interest on your capital you may be able to lock in again the now total amount of your money in the fund as your new capital amount to be guaranteed, though the amount of years for the money needed to be locked in the fund will also restart, for more info on this contact us.

LIFE INSURANCE FOR YOUR BUSINESS: At the death of the owner, shareholder or key man, if the business has to be sold, the chances of getting anything near its value will be remote. It is also likely that there are personal guarantees on the business debts and other financial obligations like leases that will have to be met immediately at death. Creditors can attack personal life insurance intended for the family if the wife has signed guarantees for the business, which is common. If the business is a partnership or corporation, it is important that there is a buy/sell agreement in place including the life insurance to fund it and enable the surviving partners or shareholders to buy out the surviving spouse's interest in the company. Consult as well on who should own the insurance, corporate owned, or personally owned, as there are significant tax implications on where the ownership of this insurance lies. Insurance policies can be structured in a way to save you on income taxes even while you are alive, one instance is the Dollar split concept with Critical Illness insurance for a shareholder or employee of a company.

"Your Hopes, Your wishes and dreams are our focus"

**You have 2 choices: you can do what everyone else does. or,
with a little creativity & ingenuity you can do exactly what's right for you.**



ABOUT DELSAN GROUP

PERSONALIZED SERVICE, IN-DEPTH ANALYSIS, PROFESSIONAL INDEPENDENT COUNSEL

How we stand out:

1. QUALITY

2. CHOICE

3. SERVICE



"MINIMIZE YOUR TAXES AND MAKE THE EXTRA MONEY WORK FOR YOUR FUTURE"

QUALITY ADVICE & PRODUCTS

Professional advice & knowledge that makes a difference!

Your interest is at the heart of our concerns. we work with you, for you; in order to safeguard you & your investments from life's unexpected surprises. Our goal is to carefully analyze your needs and accordingly advise and make you aware of the very special financial strategies and products that can make a difference in your life and in the life of your loved ones.

CHOICE & VALUE

Optimal clients deserve optimal value!

It takes our professionalism and knowledge to analyze your needs and offer you the proper & perfect financial products; but it is our commitment to make sure that you pay for it a low premium accordingly. At The Delsan Group we offer products from most insurance companies in the country, We are an independent brokerage firm; thereby, we have no direct or indirect interest in any financial institution or insurance company, and we spare no effort to obtain optimal premium rates for all the policies issued through our office.

PERSONALIZED SERVICE

We're there when you need us!

At The Delsan Group we take great pride in our ability to provide clients with exemplary, dedicated service. We strive to exceed our client's expectations of personalized royal service, employing the highest standards of professionalism and sophisticated technology to achieve that goal. You can rest assured that the service you will receive, whether for business or personal security, will be comprehensive and outstanding, no matter how complex your portfolio and needs are.

For more information on financial products & strategies, call us or go to our website

FOR A COMPLIMENTARY NO-OBLIGATION CONSULTATION, CALL 514-731-0031 #1

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