



“Planning for peace of mind. Getting the right fit. **WE’LL GUIDE AND MENTOR YOU THROUGH YOUR BUSINESS AND PERSONAL INSURANCE OPTIONS.**” – Robyn

INSURANCE PLANNING

“Call me – I’m here to help.”



ROBYN K. THOMPSON, CFP®, CIM®, FCSI®
PRESIDENT

Let’s face it. Insurance – life, disability, critical illness – can be a maze of coverages, premiums, and qualifiers. At CastleMark Wealth Management Inc., we’ll take the fog out of insurance planning. And we’ll give you the straight goods. No ifs, ands, or buts. We look at insurance as another tool in your financial planning kit – not just an end in itself.

As part of your CastleMark Integrity Financial Planning Program, we’ll assess your insurance coverage and make sure it’s meeting your current needs. That means we’ll help you determine whether you have too much insurance, too little, or just enough. We’ll review your coverage in three basic areas:

LIFE INSURANCE policies and products offer a great deal of flexibility and should be considered part of your overall financial plan. At CastleMark we’ll research, clarify, and explain your life insurance choices to make sure you get just the right coverage to fit your needs. ▶▶



TODAY, TOMORROW... WE'RE THERE FOR YOU

DISABILITY AND CRITICAL ILLNESS INSURANCE. These types of policies provide essential protection should illness or injury prevent you from working. They are essential if you're self employed, and may provide valuable additional coverage to your employer's group plan. But not all policies are alike. In fact, the choices, coverage, premiums, and exclusions can be bewildering. Castlemark will carefully assess your needs, analyze alternatives, and provide plain-language recommendations.

LIFE INSURANCE

- **Term insurance** is pure protection you purchase for a set period. It's often renewable at the end of the term, usually 10 years, but at higher premiums.
- **Permanent insurance plans** offer coverage for life at a level premium. There are a number of flexible variations on this type of insurance, including universal life plans, which can offer various tax-sheltered growth options.

At Castlemark Wealth Management Inc., we realize that your insurance needs may be more complex, especially if you own your own business. That's why we also offer a host of customized business and personal insurance solutions that we tailor carefully to fit your overall financial plan.

INTEGRATED BUSINESS & PERSONAL SOLUTIONS

PROTECTING YOUR BUSINESS

- Employee benefits programs
- Key person insurance
- Business life insurance
- Life and disability insurance
- Critical illness coverage

PROTECTING YOURSELF

- Disability, critical illness and long-term care
- Life insurance
- Segregated funds
- Registered Retirement Funds
- Life Annuities
- Guaranteed Income Replacement Plans