



Is your financial clock ticking? Let's put a plan in place before the alarm goes off!

Rules Of Thumb For Estate Planning

The following are guidelines to use as a starting point for providing adequate insurance protection:

1) Dying too soon

- 12-20 X your annual income to protect family
- If business owner of partnership or incorporation - 50 % of fair market value of business.
- Keyperson in business - 5-10 X your annual income.

2) Getting Hurt or Sick

- 65%-70% of your annual income.

3) Having and surviving a heart attack, stroke or life-threatening cancer

- 1-2 X your annual income

If you have any questions or would like to speak with an *Edge Insurance Services* representative, please contact us at:

E-mail: eric@edgeinsurance.ca Telephone: **403.289.3337** Website: www.edgeinsurance.ca