



APRIL/SPRING NEWSLETTER

Spring is the traditional time for Renewal.

Why not consider “RENEWAL” a sales tool? How many of your clients are you sending renewal policy update letters to this month? Have you included information about the new EDGE services you offer? EDGE Guaranteed to Issue and Guaranteed Issue products provide a new talking point for clients whose life insurance or investment portfolios are established.

EDGE Guaranteed to Issue Injury Income Replacement

No medicals, immediate issue, 0 day EP, benefit to 75% taxable income, pays to age 70 includes \$10K Accident Medical Expense Reimbursement Benefit; 24/7 or non-occupational

- Top up group Ltd benefits;
- Add 0 day EP, Non occupational injury for construction industry clients;
- employees covered by WSIB save 33% over 24/7 benefit rates
- Improve a traditional 90 day EP DI plan, add 0 day injury and upgrade to 75% taxable income

EDGE Business Overhead Expense Benefit

Self-employed individuals and business owners have contractual expenses directly associated with earning income, expenses that have to be paid whether they work or not.....

- Offer Injury only, guaranteed to issue monthly benefits to cover expenses \$1000 - \$6000; 30 day EP, reimbursement 12x
- Premiums are a deductible expense

EDGE Critical Illness (21 conditions)

Designed to serve the uninsurable client, but an attractive alternative for busy entrepreneurs who won't take time for medical underwriting and want an “instant” solution. \$25K- no questions; up to \$100K- qualifying questions only

EDGE Last Expenses Benefit

Uninsurable clients 18 – 85 years. Clients who want only a small amount for “burial” or to pay off small debts to conserve estate funds. Charitable gifts. Coverage to 100; 4x benefit for Accidental Death. \$5K - \$25K

APRIL is CONTEST MONTH at EDGE Benefits.....Earn More commission for the same sales!

Good Selling :)
Elaine