

# An Overview of your Voluntary Benefits Program

This Voluntary Benefits program is a distinct advantage of working with Capital Estate Planning. For over 25 years, we have worked with business owners and employees across the province, representing them to a number of insurance and investment companies. Through this, we have negotiated on behalf of you to give you access to specialized products and rates.

---

**Group Life+ Insurance** Does your group coverage provide you with as much life insurance as you actually need? Would it cover your mortgage? Take care of your kids? Group Life+ Insurance with Capital can get you affordable, simple insurance with rates guaranteed for 15 years.

**Capital Group Critical Illness Insurance** If serious illness interrupts your life, don't let worries about money get in your way of getting better. Critical Illness Insurance provides a tax-free cash payment to spend any way you need 30 days after diagnosis of any of the 25 life changing illnesses. Critical Illness Insurance is designed to give you some extra resources at a time when you need to focus on your health, not your finances.

---

**Capital Group Registered Retirement Savings Plan (RRSP) and Tax-Free Savings Plan (TFSA)** Build your future with one of the only investment plans with none of the transfer fees you would normally see (no front-end, annual service, set-up, withdrawal or redemption fees). Plus access to some of the best investment fund managers in the world!

**Registered Education Savings Plan (RESP)** Tax-sheltered investment growth to cover education costs after high school. This can be transferred between family members. Also eligible for the Canada Education Savings Grant.

---

**Long Term Care Coverage** Can help take care of costs that may otherwise become a tremendous burden to people and their families. Also known as Living Care, it provides cash assistance for people with chronic conditions or limitations that restrict or prevent them from living independently and covers a diverse range of medical and support services.

---

**Permanent Insurance** Term Insurance is a great short term solution. But at the end of each term, the cost will shoot up dramatically – a 5x increase is common. It also has an upper age limit, so you could pay for years and not use it. With Permanent Insurance your costs are guaranteed. With some plans you could even pay over the next 20 years and have it paid up for life!

**Final Needs Insurance** When you die, your assets will roll over to your spouse tax-free. When they die, there will be a big tax hit. If you have a number of assets but limited cash, Joint-Last-to-Die Insurance can be used to help cover final expenses, cover your tax burden and provide money to charity (instead of to the government).

---

**All of the insurance and investment options in your Voluntary Benefits Program can be set up to suit your needs. We have experts in our office to provide you with all the details and answers to your questions. Contact us to get started!**

Connect with us

780-463-6128

[www.capitalplanning.ca](http://www.capitalplanning.ca)

[rharcourt@capitalplanning.ca](mailto:rharcourt@capitalplanning.ca)

# Who is Capital Estate Planning?



Provider of your Voluntary Benefits Program

For over 35 years, Capital Estate Planning has provided the Capital Group RRSP and Voluntary Benefits to Alberta businesses. Over the years, we've helped organizations introduce voluntary benefit programs that help their employees protect their finances and prepare for the future.

*The Capital Voluntary Benefits Program is a suite of financial solutions built and managed specifically for Alberta business owners, their employees and families.*

This includes:

- Capital Group RRSP / TFSA / RRIF (Investing and Retirement)
- Group Life+ Insurance
- Capital Group Critical Illness Insurance (Coverage for Cancer and 25 other conditions)
- Home Protection Plan Mortgage Insurance
- Estate Planning (Moving money through the generations)

[www.capitalplanning.ca](http://www.capitalplanning.ca)

## How Can We Help?

*Additional Financial Planning & Retirement Strategies with Capital Estate Planning*

Protecting you and your family	Investing in the future		Living in your Retirement	Assisting your Business
Life Insurance	Registered Retirement Savings Plan (RRSP)	Registered Disability Savings Plan (RDSP)	Registered Retirement Incomer Fund (RRIF)	Employee Benefit Plans
Joint Last-to-Die Insurance	Tax Free Savings Account (TFSA)	Registered Education Savings Plan (RESP)	Annuities	Capital Group RRSP & TFSA
Critical Illness Insurance	Guaranteed Interest Certificates (GIC)	Non Registered Funds	Retirement Income Streams	Insured Pension Plans
Long Term Care Insurance	Mutual Funds	Tax Sheltered Investments	Reducing taxes at death	Group Health & Dental Plans
Disability Insurance	Segregated Funds	Legacy Fund		Key-person Insurance
Mortgage Insurance	Estate Planning	Capital Kids Health Account		Overhead Insurance

Connect with us

780-463-6128

[www.capitalplanning.ca](http://www.capitalplanning.ca)

[rharcourt@capitalplanning.ca](mailto:rharcourt@capitalplanning.ca)