

**Fall 2019**



## **Don't Bet your Financial Future on the Wrong Travel Insurance**

*Written by Ryan Husk*

As the days start to get shorter and the summer comes to an end it means the start of a new season; Travel season. It's no secret as the weather in Canada gets colder Canadian's flock south to enjoy the warmer climates. Are you between 50 to 70 years of age that like to spend some of their winter days in places such as a Phoenix, Mexico or the Caribbean?

What would happen if you incurred an unexpected medical expense while traveling without medical insurance? It's likely that upon your return home that you will be looking for ways to cover the bill such as cashing in investments or taking on new debt, potentially destroying the financial plan you put together.

Travel insurance can be used to help protect your assets. Regardless of whether you travel across Canada or around the world, we can find the options to fit your traveling need.

Purchasing proper coverage and ensuring you will be covered can be challenging if you're unaware of the policy wording. The first step is to review the coverage and familiarize yourself with what is NOT covered.

When reviewing the medical questions while applying, you should be aware of the two most important terms, Treatment & Stable. By understanding these terms, you will be able to correctly answer the questions asked. That will allow an accurate stability period to be given to cover any pre-existing conditions. The security of knowing you're protected against unexpected medical expenses means you'll travel with peace of mind.

**Attend our upcoming seminar to learn more! (More details on Page 3)**



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Every year, Manulife Bank conducts various surveys. We found the 2019 debt survey results interesting, yet not surprising. Young Canadians in particular are generally carrying more than a comfortable amount of debt. The silver lining is that a household can carry debt, as long as it's being paid down responsibly and other financial goals are not sacrificed.

If you are worried about debt and spending in general, perhaps the best first step to take is to review your spending and categorize your spending as wants and needs. Any household can easily begin to eliminate some spending in the "wants" category, beginning with the things which also bring no happiness.

A large amount of debt also opens up greater financial risks, as an indebted household will suffer more damage and stress when life's catastrophes arise. This also increases the need for insurance coverage to protect against these catastrophes. BORROW WISELY!



## IA SECURITIES LOGO

In 2017 the transition into the IA Financial Corporation umbrella took place after HollisWealth was purchased. All of the changes our clients would have noticed already occurred 2 years ago. HollisWealth is a brand, which is part of the investments dealer - IA Securities Inc. Eventually for branding purposes we will see the HollisWealth logo used less and less until it is no longer used. Once that occurs it is simply a brand change, nothing more, nothing less. There will be no change to your investments, reporting, etc.

You will likely recognize the IA Securities logo from various communications already. Eventually it will completely replace the HollisWealth logo. We do like the logo, and find it modern and appealing. We hope you do too!



## HAVE YOU PROTECTED ALL OF YOUR ASSETS?

*Life Insurance - to ensure loved ones can keep their standard of living if you pass away prematurely. Also can be used for tax efficient estate planning*

*Critical Illness Insurance - pays a one time lump sum if you get diagnosed with a covered condition, gives you the option of taking time from work when you need it most!*

*Disability Insurance - pays a monthly benefit while you are unable to work, covers both physical disabilities and mental illnesses*

*Call us for more info!*

## Upcoming FREE Seminar: Retirementality: Are You Ready?

*Thursday, October 24, 6:30pm Social, 7:00pm Start*

*Quehl's Banquet Room*

We are extremely excited to be hosting another free seminar to anyone who wants to attend. We put so much focus on the financial side of retirement, we often forget to think about what we will do with our time once we are no longer working. This will be a lighthearted night with a focus on retirement lifestyle! Retirement is not only a financial goal, it is also a mindset. Without the right lifestyle plan, many people retire but have no idea what they will do with their time. The right lifestyle plan takes time and thought to establish, it doesn't just happen overnight. Aleksander Sui from Invesco Canada will be on hand with his energetic, engaging presentation. If you've seen Aleks before, we promise fresh material, and you will not be disappointed!

Jennifer Skimson will also be joining us from Manulife to share her depth of knowledge about Travel Insurance. Her presentation will literally apply to everybody as she highlights various types of Travel offerings from Manulife. There's an affordable solution for everyone, from weekend trips to the USA to the avid traveler and snow birds. She will also address some shortcomings in travel insurances people may think they already have but don't. Whether travel is a big or small part of your retirement plan, this presentation will be extremely valuable.

Please RSVP by calling 519-655-2700  
or by e-mail: [valerie.smith@holliswealth.com](mailto:valerie.smith@holliswealth.com)



### **Aleksander Sui, Regional Vice President, Sales, Invesco Canada**

Aleks joined Invesco in 2004, and has held various positions in Client Relations, Data Analytics, and Sales. Aleks has been a wholesaler since 2010, primarily focused on Kitchener/Waterloo and surrounding areas. Aleks lives in Burlington with his wife Elaine and 2 daughters, Stella & Lily. When Aleks is not working, he is deeply involved in his kids extracurricular activities and is an avid sports fan.



### **Jennifer Skimson, CHS, Director Affinity Markets, Manulife**

In 2005 after teaching English in China, Jennifer began her career with Manulife on the Distribution Administration team. In 2011, Jennifer accepted the role of Affinity Sales Manager for the BC region relocating her to Vancouver. At the end of 2017 she returned back to Waterloo as the new Sales Manager for SWO and Atlantic Canada.



## NEW PARTNERSHIP CONGRATULATIONS RYAN!



We are very excited to announce that as of October 1, Andrew and Ryan have entered into a partnership! Andrew and Ryan have been working very closely together since 2013 and have enjoyed designing financial plans, investment portfolios, and other solutions as a team.

Ryan has been a huge asset since the day he joined us. He has demonstrated that he is an expert in all facets of financial planning. He has the ability to translate his immense knowledge and continued research into easy to understand advice and strong relationships with many of our clients. His expertise along with his matter of fact style, leaves our clients feeling confident their finances are in good hands.

This partnership strengthens the team atmosphere we strive for, which ultimately benefits our clients. It was a very easy decision for Andrew and Ryan to make, as they wanted to solidify their working relationship for the long term. They greatly value having another expert opinion in the office beside them and the collaboration that comes with it in finding solutions for our clients.

What does this change for our valued clients? Nothing! We believe in developing long-term relationships with our clients no matter whom they meet with. This won't change who you work with. At the same point, we will continue to work as a team, meaning either of us can assist you with any matters. We are excited about our newly formed partnership and the future that lies ahead.

## Contact Information



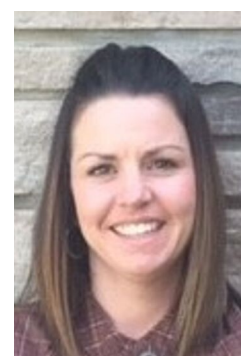
Andrew Raymer  
BBA, CIM®, CFP®  
**Investment Advisor**  
HollisWealth, a Division of  
Industrial Alliance Securities  
Inc.  
**Insurance Advisor**  
Hollis Insurance  
[andrew.raymer@holliswealth.com](mailto:andrew.raymer@holliswealth.com)



Ryan Husk  
BBA  
**Investment Advisor**  
HollisWealth, a Division of  
Industrial Alliance Securities  
Inc.  
**Insurance Advisor**  
Hollis Insurance  
[ryan.husk@holliswealth.com](mailto:ryan.husk@holliswealth.com)



Valerie Smith  
**Office Manager**  
HollisWealth, a Division of  
Industrial Alliance Securities Inc.  
[valerie.smith@holliswealth.com](mailto:valerie.smith@holliswealth.com)



Julie Witzel  
**Administrative Assistant**  
HollisWealth, a Division of  
Industrial Alliance Securities Inc.  
[julie.witzel@holliswealth.com](mailto:julie.witzel@holliswealth.com)



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