

# GO PRO WITH YOUR MONEY. IT'S GAMETIME.



Credential  
Financial Strategies

**Thomas Stangowitz, BA**

## Pro Profiles:

### Name of Player:

Thomas Stangowitz

**Position:** Investment Advisor,  
Insurance Representative

## Contact:

### Locations:

50th Street, Lloydminster,  
Paradise Hill, St. Walburg,  
Marshall

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### Email:

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## Career Stats:

### Recruited to Synergy:

Over 10 years experience in  
the financial services industry,  
including 4 years experience at  
Credential Financial  
Strategies Inc.

### Highlights

- Accreditation as a Wealth  
Consultant

### Key Plays:

- Wealth Management
- Retirement Planning
- Estate Planning/ Business  
Succession Planning
- Annuities & Segregated Funds \*
- Life Insurance \*
- Disability & Critical Illness  
Insurance\*
- Group Insurance
- Group Savings

## Thomas' Team:

### Your Defensive Line-up

The Credential Financial Strategies & Trust Services Team want to prepare you for many of life's "what ifs" so you aren't blindsided while you're keeping your eye on the ball. Our defensive strategy includes protecting you and your loved ones in the case of life, disability, critical illness or income replacement, as well as protecting and retaining key players and developing a succession plan for your business or agricultural operation – at any stage.

## Financial Coaching Tips:

**Go Beyond the Group Plan to Protect Yourself** – Group benefits provide a business owner with some basic, cost-effective insurance coverage. But it's a good idea to top up your group plan with individual life and disability insurance\* for full financial protection.

A financial needs analysis can determine the amount of life insurance needed for your family's financial security: replacing income, covering a mortgage or personal loans, and taking care of tax liabilities on family assets. Your business can buy insurance to cover tax liabilities and, in some cases, deduct the cost of bank loan insurance. The business can receive the insurance proceeds tax free.

### Disability coverage

Group disability benefits may replace less than half of your income once you take into consideration plan maximums and restrictions on the types of income covered. Under many plans, payments of group benefits could also stop after two years.

By topping up or replacing group disability coverage with an individual policy, you may be able to protect up to 85% of your income and secure benefits up to age 65.

### Health care

Certain health care and dental expenses may not be covered by your group plan because of deductibles, co-insurance, and annual maximums.

Cost-plus arrangements pay for health and dental expenses that aren't covered under a group plan. The cost may also be deductible as a business expense.

Visit us today for more information. We can help determine what you need.

**Thomas welcomes the opportunity to help you find your way to wealth. Call him for a complimentary and confidential consultation.**

**Thomas is available for financial coaching at any of the following locations:**

- 50th Street, Lloydminster
- Paradise Hill
- Marshall
- St. Walburg