

How can you tell there's an elephant in the room?

When there's a huge issue no one talks about – there's an elephant in the room.

We all know it's there.

We just pretend we don't see it.

It's not easy. It takes a lot of effort to ignore an elephant.



MILESTONE
WEALTH & ESTATE
PLANNING GROUP INC.
making every mile count

Let's talk

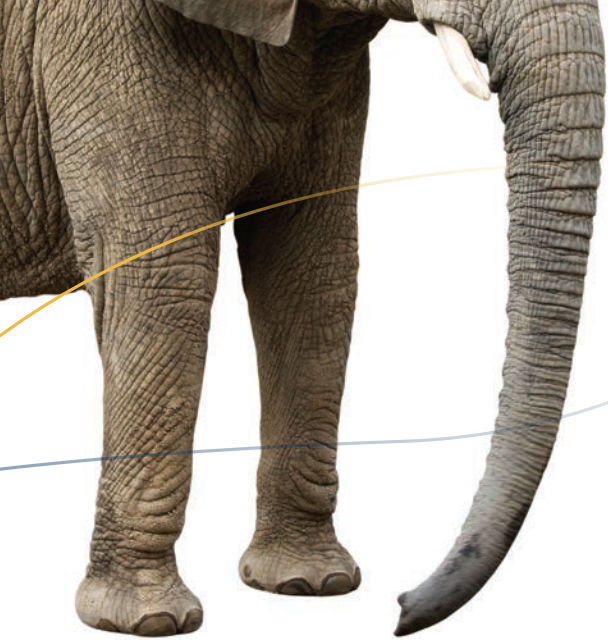
about the elephant in the room



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If one of us died or became critically ill or disabled ...

■ *We might not be able to pay the bills*

Habitat: This elephant invites itself to the kitchen tables of families with big mortgages and small children.

Fact: 30 per cent of families with children say if a parent died, they'd immediately have trouble meeting everyday expenses.

(Source: LIMRA, Canadian Families at Risk, Life Insurance Awareness Month, September 2007)

■ *We might never save enough to retire*

Habitat: Lurks in the sleepless bedrooms of middle-aged couples who worry what their lives might look like when they retire.

Fact: 68 per cent of Canadians say the biggest threat to reaching their savings goals is a serious medical condition or disability. 49 per cent cite the death of a spouse or partner as a threat.

(LIMRA, Canadian Critical Illness Insurance Market Study, 2008)

■ *My business might go under*

Habitat: This elephant takes a large seat in the offices of companies that depend on a few key individuals.

Fact: Only 10 per cent of small and medium-sized businesses have a formal, written succession plan.

(Canadian Federation of Independent Business, SME Succession: Update, October 2006)

■ *My family might face a mountain of debt*

Habitat: Reclines on the porches and decks of people near retirement who worry about future medical and living expenses.

Fact: The average Canadian retires at 62. At that age, the average non-smoking couple can expect at least one spouse to live for another 30 years.

(The Long Stretch in Advocis Forum, December 2008)

Let's talk

about your elephant

Is there an elephant in your home?

Take a look at the following examples. You may recognize a nagging problem that's been taking up space in your home.

In which case you should talk with Milestone Wealth and Estate Planning Group.

We specialize in talking about the elephants that some people may want to ignore. What's more, we don't just know how to talk about them. We can help you tackle them, manage them and send them on their way.

