

## Who Am I?

My name is *Shelley Bertram Fallis*. I entered the Life & Financial services industry in May 2001, and started my own insurance business, *Bertram Insurance & Financial Services* in January 2004.

I continue to educate myself through regular monthly seminars and have taken many courses including the *Investment Funds Institute Canada* course, Retirement & Estate Planning and several Medical Underwriting modules.

I am a member of *Advocis*, and the *Independent Financial Brokers of Canada*.

## Companies I Represent

I am authorized to represent, and have contracts with, most of the major insurers in Canada. In the past 12 months, I have most frequently used: *Canada Protection Plan, Manulife, Industrial Alliance, Empire Life, Assumption Life, BMO, Desjardins, Canada Life, Equitable* and *SSQ*. I subscribe to the most current quoting software and will always compare several insurers' rates and benefits to assist you in making a well informed decision.

## Relationship With The Companies I Represent

No insurance company holds an ownership interest in my business, nor do I hold an ownership interest in any insurance company.

## Products and Services

**LIFE & MORTGAGE INSURANCE** - A financial contract that pays a tax-free benefit to your named beneficiaries on your death. Can be taken out for a specified term or for life.

**Standard Underwriting** for clients who do not have a lot of medical history.

**No Medical Insurance - Simplified & Guaranteed Issue** - Life insurance for clients with medical conditions that are *Hard to Insure* or have been declined. Issuing whole life policies up to age 90. No needles, blood, or physician's statements required.

**Mortgage/Creditor Insurance** - Provides low cost insurance to cover your mortgage loan or credit card debt in the event of death. May also cover mortgage payments, in case of injury or illness.

### **TRAVEL INSURANCE:**

**Snowbird Travel Insurance** – Emergency Medical Insurance for travelling Canadians to cover expenses related to unexpected illness or injuries within Canada and Worldwide.

**Visitors to Canada** – Emergency Medical Insurance for landed immigrants, or visitors to Canada.

### **LIVING BENEFITS:**

**Critical Illness Insurance** - A financial contract that pays you a lump sum should you be diagnosed with a covered critical illness.

**Disability Insurance** - A financial contract that provides a benefit for loss of income, if an injury or sickness prevents you from working at your regular occupation.

**Health & Dental Insurance** – A private supplemental insurance plan for individuals and groups that covers certain drugs, dental & extended health care expenses, not covered by Ontario Health Insurance Plan.

**Home Care & Long Term Care Insurance** - A financial contract that pays you a monthly benefit, should you be unable to care for yourself at home, or in a facility.

### **INVESTMENTS:**

**Segregated Funds:** Insured investments that have a guaranteed maturity value & death benefit; ability to bypass probate for simplified estate settlement and beneficiary designations for non-registered contracts.

**Guaranteed Withdrawal Benefit Plans:** Individual products for predictable, sustainable and potentially increasing retirement income, for at least 20 years (or life) no matter how the markets perform.

**TFSA's** – A diversified range of products can be purchased under the TFSA umbrella. Consider something with earning power for your 'tax free savings' account.

**High Interest Bank Accounts** – Online bank accounts with low or no service fees and higher than average interest rates.

Also Offering: **RRSPs, RESPs, GICs and Stock Indexed GICs**

LIFE & MORTGAGE  
INSURANCE



EMERGENCY MEDICAL  
TRAVEL INSURANCE



RRSPs, TFSAs, RESPs, GICs



HEALTH, DRUGS & DENTAL



# BERTRAM

INSURANCE & FINANCIAL SERVICES

*Proudly Serving Clients Since 2001*

25 Melody Bay Road  
P.O. Box 93  
Buckhorn, Ontario  
K0L 1J0

Local: 705.657.3882 / 705.742.6463  
Toll Free: 1.866.657.3882  
Toll Free Fax. 1.866.486.6681

Email:  
[insure\\_me@bertraminsurance.ca](mailto:insure_me@bertraminsurance.ca)

Website:  
[www.bertraminsurance.ca](http://www.bertraminsurance.ca)

## PRODUCTS & SERVICES



***Shelley Bertram Fallis***  
Life Insurance Broker  
Travel Insurance Specialist  
Financial Advisor

# BERTRAM

INSURANCE & FINANCIAL SERVICES

*Proudly Serving Clients Since 2001*

Toll-Free: 1.866.657.3882