

PRODUCTS WE PROVIDE

Investments

If you are considering RRSPs, RRIFs, TFSAs (Tax-Free Savings Account), non-registered savings accounts or high interest bank accounts there are many investment vehicles available through several companies to help you achieve your savings goals. At D.R. Johnson Financial Services Inc. we can help you determine your risk tolerance and choose the investments that meet your goals and needs.

GIC - Guaranteed Investment Certificates

GICs, in their most basic form, are low risk investments that can provide a guaranteed interest rate over a fixed period. GICs are the perfect vehicle for some short-term savings goals and offer a higher rate of return than your typical savings account.

Annuities

Annuities are insurance-based contracts that add stability and security to an investor's portfolio by providing reliable income. These contracts are purchased from insurance companies and are available with a variety of options to meet an investor's specific needs.

Segregated Funds

Segregated funds are an investment option that can provide the growth potential of market-based investments with the additional benefits of insurance protection in the form of guarantees. These guarantees offer an additional layer of security relative to mutual funds.

Mutual Funds

A mutual fund is a professionally managed investment vehicle made up of a collection of stocks, bonds & other securities owned by a pool of investors. The pooling of these funds can provide a higher level of diversification otherwise not available.

Stocks

A stock is a portion of the ownership of a company which was issued to raise capital for that company. Stocks offer growth and income potential with varying levels of risk that can help reach long term savings goals.

Bond

A bond is a type of loan issued by a corporation or government when they are looking to raise capital for a pre-determined period. Bonds are widely considered safer than stocks and are often used in a well-diversified portfolio.

ETF - Exchange Traded Fund

An ETF is a lot like a mutual fund except it can be bought and sold anytime throughout the day on a stock exchange at a market determined price. ETFs are an excellent way to offer exposure to specific asset classes in a cost-effective way.

Life Insurance

Life insurance pays a lump sum of money to a named beneficiary upon the death of the insured person. It can provide funding for a variety of family, business or individual needs. There are several types of products to choose from to meet both your long term and short-term needs.

Disability Insurance

Disability insurance provides a monthly income if you become disabled and can't work. There are products available for full-time, part-time or home-based workers. Even if you have coverage through your employer or an association, a personally owned plan can help supplement that coverage or protect additional income.

Critical Illness Insurance

Critical Illness insurance pays a lump sum of money to you if you are diagnosed with one of the conditions covered by your policy and survive the waiting period. Covered conditions include heart attack, stroke or cancer plus many others. This type of coverage helps fund expenses not covered by group or government plans and ultimately can help someone diagnosed with a covered condition recover sooner and more comfortably.

Travel Insurance

Travel insurance offers protection for emergency medical costs that provincial health plans do not cover when you travel. There are plans available for out of country/out of province travel for Canadians, as well as plans for visitors to Canada and for Students who are studying outside of Canada.

Health & Dental Insurance

Health and dental plans provide coverage for individuals and families who may not have group benefits or for those who are self-employed. There are also Guaranteed Issue plans for those whose group benefits have been terminated (within a certain time frame - usually 60 days) but who may not qualify for an underwritten plan.

Long Term Care Benefits

Long term care insurance provides a monthly income in the event you are not able to care for yourself. In the event you require additional in-home care or care in a facility your policy will provide the financial resources to help support the additional out-of-pocket costs.

Business Overhead Protection

Business owners can purchase plans that provide not only personal income protection but also business protection that help pay business overhead expenses while they are unable to work. There are also plans that provide key man protection or funding for buy-sell or buy-out agreements.

Business Products

As a business owner you have many areas of focus for your business; for example, your employees and yourself. At D.R. Johnson Financial Services Inc. we can help you find solutions such as Group Benefits, Group Savings, Key Man Insurance, Collateral Insurance, and setting up tools to fund Buy-Sell and Buy-Out Agreements.