

Alberta Doctors' Digest

Your AMA life insurance plans just got better

We thought you should know that the Alberta Medical Association has joined together with Manulife to bring members even greater savings on term life Insurance.

As a valued member, you can now take advantage of up to three rate reductions:

1. New lower term life rates: A 10% decrease became effective January 1, 2020.
2. The AMA Premium Credit™: Additional 20% savings in 2020^{*}
3. Preferred or Elite rates: If you and/or your spouse live healthy, low-risk lifestyles and apply for at least \$250,000 of coverage, you will be automatically considered for even lower rates.

Plus, new accelerated underwriting is available

Applying for new or additional coverage is easy, as medical exams aren't normally required if you're age 50 or under and applying for up to \$2 million in coverage.

With all these savings, now might be a good time to take care of your family and invest in coverage.

Why apply for AMA term life insurance?

Emotionally, a loss in the family is devastating. But what would happen to your family financially if you passed away and could no longer provide for them? Would they be able to pay the mortgage, or would they have to sell the family home? Could they cover child care expenses? Would they need to withdraw from their savings or take out a loan to pay expenses? Life insurance can help your family continue to enjoy their current lifestyle and move forward with their life goals.

As an AMA member, you can take advantage of exclusive plans like this, which members have benefitted from for almost 70 years, administered by AMA's ADIUM Insurance Services Inc. Thanks to the power of your group membership, you'll be hard-pressed to find lower rates on individual plans.

Term life can help you cover:

- Mortgage and other personal debt
- Funeral and other expenses
- Children's education needs
- Income taxes that may be payable at your death
- Retirement funds for your spouse
- Business debt or partnership insurance
- And anything else your family may need

Ready to take the next step?

To make things easier, we've created a quick way for you to see how little it can cost to get coverage for you and/or your spouse (if applicable) and apply. All you have to do is go online and get a quote.

ADIUM Insurance Services Inc. is dedicated to serving Alberta's medical profession.

For more information:

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* The 2020 AMA Premium Credit is 20%. While not guaranteed, this credit has been applied every year since 2005. It results from excess premium over claims and expenses and is returned to the AMA.

Plans are underwritten by The Manufacturers Life Insurance Company (Manulife).

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