



Insurance Strategist *Jenni Sustrate*

## The Day That Your Life Changes!

**Have you had this day happen to you yet? Or happen to someone you know perhaps? The day I'm talking about is life changing but not in a good way. This day makes you think if you have insurance coverage for this. Or, it could make you think you wish you took that insurance coverage. No one ever says "Darn, I wish I had less insurance" on the day that you need to make a claim.**

My name is Jenni Sustrate. I have seen many people pass too early, have an illness or an injury that prevents them from working and ultimately puts unnecessary stress on the family to cover that lost income in order to make ends meet.

Let's get real and raw here and have this conversation. We live in a world where two incomes are needed. The costs to raise a family and to save for retirement along with buying that perfect home, vacation property or boat are just too high for most. Usually one thing is left behind in order to attain what we want. Most people think I can put getting insurance and saving for retirement off. I'm still young, I have lots of time.

So, what happens when the day that your life changes happens? What happens when your spouse passes unexpectedly? How do you deal with the loss, grief, financial loss, burial plans, children, etc? What happens if you cannot work for 8 months? Maybe you have group benefits maybe you don't. Is your spouses' income enough to run the household until you recover? If it's not enough, what do you do? Do you cash in your savings? Do you have enough savings for 8 months?

I know this can seem all very overwhelming. I love helping people navigate through this process and it can be done very easily. Insurance can be very affordable and I am a huge fan of something is better than nothing.

Being a broker, I can access the companies that will work specifically for your situation. Maybe you have a health concern, or an occupation that disability won't cover generally. Whatever your life is at the moment I can usually help you find something that will work for you. So don't give up hope just yet.

An example of a \$1,000,000 life insurance policy for a woman aged 35 is \$34.78/month. Did this surprise you? It surprises most people I speak with. This can be easy and I'm here to help. I'm here to bring you hope.

### Insurance Strategist **JENNI SUSTRATE**

Sustrate Strategies Inc.

Phone 780-288-5477

js@sustratestrategies.ca

2016 Womanition's SuPearlative Award Winner

for Education and Mentorship

"Empower Your Future."

