

Al Poulin & Associates

Providing Financial Security since 1976

www.alpoulinfinancialservices.com



Marc Lapalme Financial Advisor

654 Riverside Dr.
Timmins, ON P4N 3V8

Telephone: 705-267-7922

Cell: 705-266-4505

Facsimile: 705-267-7933

E-Mail : marc.lapalme@alpoulinfinancialservices.com



Independent Financial Brokers of Canada
Courtiers Indépendants en Sécurité Financière du Canada

Al Poulin & Associates

Financial Services

Financial Services since 1976

Marc Lapalme
Financial Securities Advisor

A Member of  Independent Financial Brokers

The following are services I am pleased to offer you.

If you, or someone you know can benefit from one or more of these, please contact me I'd be happy to help.

Mortgage and Banking: (offered by referral only)

- Residential Mortgages
- Debt Management (which one should you concentrate on first?)
- Bank Accounts
- Credit Cards

Estate Planning

- Beneficiary audit service

Retirement & Education Planning Products:

- RRSPs (Registered Retirement Savings Plan)
- RESPs (Registered Education Savings Plan)
- TFSA Tax Free Savings account
- RRIFs, LIFs and Annuities
- Mutual Funds
- Segregated Funds (Similar to mutual funds, but with many protections and guarantees)
- GICs
- Daily Interest Plans
- Money Market Funds
- Pension and Group RRSP Transfers
- Pension and Group RRSP fund selection assistance

Wealth Accumulation

- Private investment pools
- Corporate Class Mutual Funds
- Non-Registered platforms for Segregated Funds (Similar to Mutual Funds, but with many protections)

Life Insurance & Living Benefits Insurance Products:

- Whole Life, Term and Universal
- No Medical Required Life Insurance
- Mortgage Insurance
- Disability Insurance (Sometimes known as Income Insurance)
- Critical Illness
- Long Term Care
- Personal Health and Dental Insurance plans (great for people who do not have employee benefits)

Business Services:

- **Employee Benefits (I shop the market)**
- **Group Retirement Plans**
- **Buy - Sell Insurance**
- **Key Person Insurance**
- **Business Investments**

We can work with you to develop and implement a Full Financial Security Strategy.