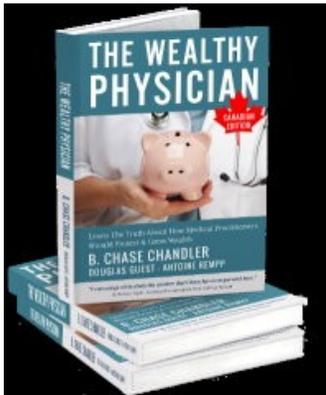




RF's Newsletter - August 2016

If you're receiving this newsletter, it is because we're friends, you've shown interest in what I offer, or you're already a client of [Rempp Financial](#). I know you probably receive several newsletters already, so I'm going to try my best to bring valuable information while at the same time keeping the content light and entertaining. Links in the different sections will provide additional content for those interested in learning more.

Bringing Positive Change



TWP

Refer a doctor, dentist, chiropractor... and I'll send them a free book.

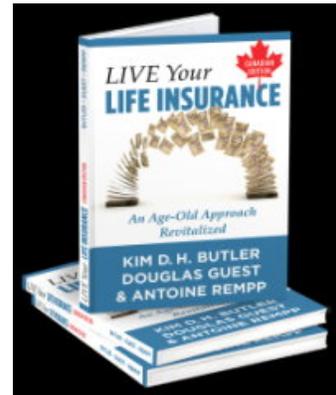
Refer a friend



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LYLI

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Get the Book

What's happening at the Rempps?

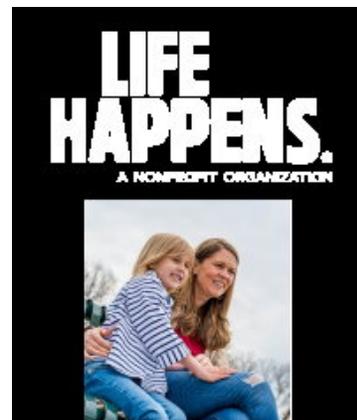
What a month July was! Birthdays (Jade and myself), parents visiting from France, and one confirmation that fills us with joy. Here is a picture of our third little prince or princess.



Amy's now 17 weeks pregnant, and we are really looking forward to finding what the gender is. Lower heartbeat... some say it is a sign for a little boy... but Amy seems to think I will be blessed with a third princess.... we will know soon, a few more weeks! I should run a poll to see what the gender will be... what do you think?

Because Life Happens - *Not enough time...*

Every month I post a video from LifeHappens.org, a nonprofit organization dedicated to showing people why they need to take personal financial responsibility. This month's video is about a man who died suddenly, but thanks to his life insurance his wife and daughter can grieve without having to worry about paying their bills. No one thinks they'll get sick any time soon... but no one thought a fire



could burn 2,500 homes either. Don't wait, especially when you see how cheap life insurance can be.

Giving Back to the Community



My wife Amy is a wildlife artist. Her art is a great outlet for us to donate to charities, as we believe it is important to give back. While most residents in Fort McMurray have returned to their homes, a lot are still trying to get back on their feet after loosing everything. This painting called "*Filled With Your Glory*" was donated a few years back to the Fort McMurray non-for-profit [KAOS 911](#) christian radio station, to help raise money for their operation. You can see more of Amy's work at amykeller.com.

5 Pitfalls about Group Insurance

If you're fortunate enough to have company benefits, these usually include life insurance (called group life insurance). People who have group insurance often think they don't need to purchase personal life insurance. While group insurance is great for its cheap cost and the absence of medical underwriting (which means you can qualify even if you are not in the best health), I consider it more as a bonus than a replacement. Here are five reasons why:

1. First, because your coverage is part of the company benefit, you don't have a personal contract with the insurance company, which means that the terms of that coverage can be changed or even cancelled without any say on your part.

2. Group insurance is usually quite cheap for the first little while, but as you get older, the premiums climb rapidly to the point where the coverage becomes so expensive that people cancel it.



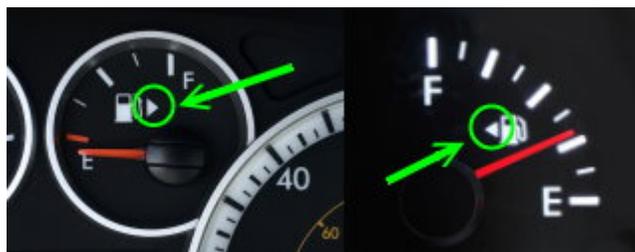
3. If you change company, get laid off or even get fired, the coverage doesn't necessarily follow you. If you want to convert it to a personal coverage, a medical exam could be required, which might not work if your health changed while you worked for that specific company.
4. Premiums (monthly cost) can be increased at the insurance company's sole discretion. You don't have a say.
5. The amount of coverage is usually way less than what you really need (typically once or twice your base salary). First, what is their definition of "base salary", second, that would only give your spouse one or two years with current income/lifestyle before some drastic changes have to be made (sell the house or other assets, go find a job...).

Don't hesitate to reach out if you'd like to get a quote about a personal life insurance policy, or if you'd like to confirm what your group coverage really offers. I am a broker, I can shop the industry for the best deals, at no cost to you.

Tip of the Month

I don't know about you, but until just a few years ago, I've always struggled to figure out on which side of the vehicle the gas tank was! And I know I'm not the only one, as I see on a regular basis people pull over at the gas station, step out of the car, only to jump back in the car growling, turn around, and get on the right side of the pump.

I did that a few times... but stopped after a friend showed me that the little arrow next to the gas gauge actually indicates which side of the car the gas tank is on. What a discovery lol!!



Some might say that they know by now on which side it is for their own vehicle, but what about if you rent a vehicle on a trip, or borrow someone else's car?

Do you have other simple tricks like that one that make life easier? Please don't hesitate to share!

Entrepreneur of the Month

One of the characteristics of successful business owners is the ability to work with a team and to encourage each other. The majority of my clients are also business owners, so each month, I will feature one of them in this newsletter.

This month I'd like to feature Pat Heron, owner of the local Kumon franchise.

KUMON®

Pat's energy and passion for helping kids learn is contagious. After only a few months she already has close to 70 students, starting age 2 and up. The program is designed to help the child learn at his or her own pace, and the results are astounding. So whether your child needs some tutoring, or just enjoys math or reading, this program will forever transform him or her in a good way.



You can contact Pat at 587-772-3000, or check her website at <http://www.kumon.com/spruce-grove-stony-plain/>. Pat's goal is to welcome 300 students per month, and that will be pretty easy to achieve seeing how fast her program is growing. Definitely worth looking into it!



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