

Enjoy an entire lifetime of guaranteed protection! That's the benefit of whole life insurance.

Once you are insured, it's for life, no matter what your health status is. In addition, **Horizon 10, 20 and 65** feature significant cash values.

Last but not least, we offer extensive flexibility with regard to the premium payment duration. Accordingly, you are free to choose from products with premiums payable over 10 years, 20 years or until age 65.

Our complete line of products and additional protection options make it possible for us to offer customized coverage to satisfy your needs as well as those of your entire family.

**To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.**

The clauses, exclusions and limitations outlined in this document are indicated for information purposes only. Benefits are paid only in accordance with the policy text. It is very important that you read your contract.

## AXA Profile

**Live, grow, succeed...  
with AXA by your side!**

*Present throughout Canada, AXA supports its clients, whether individuals or businesses, at every stage of their lives by delivering — through its broker network — solutions adapted to their needs.*

*Our expertise and broad range of Life and Property/Casualty Insurance products and Financial Services protect our clients, help them build their wealth and enable them to look forward to the future with peace of mind.*

*That is how we at AXA see our business:  
**financial protection.***

[www.axa.ca](http://www.axa.ca)

Your AXA Advisor:

2020, University Street, Montreal, Quebec H3A 2A5



Be Life Confident



**HORIZON  
10, 20 and 65**

**A lifetime of protection!**

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Be Life Confident

## HORIZON 10, 20 and 65

An assortment of limited-payment lifetime insurance options to protect you throughout your life and allow you to accumulate guaranteed values.



### HORIZON 10

- Lifetime protection with no premiums payable after 10 years
- Avoid surprises: the obligations are contractual and you will know in advance how much you will receive
- Benefit from the most competitive guaranteed cash values on the market
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most, at no additional cost
- Benefit from our Term Life Insurance Bonus: during the first 10 years, we will increase your face amount at no additional cost and without evidence of insurability
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family's with the following additional benefits:
  - Child Rider: provides life insurance coverage for your dependent children up to age 25
  - Benefit in case of fracture
  - Waiver of Premium in case of total disability

### HORIZON 20

- Lifetime protection with no premiums payable after 20 years
- Avoid surprises: the obligations are contractual and you will know in advance how much you will receive
- Benefit from the most competitive guaranteed cash values on the market starting the 10th year
- Benefit from guaranteed paid-up coverage values which allow you to reduce your face amount if you want to stop paying the premiums, starting the 10th year
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most, at no additional cost
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family's with the following additional benefits:
  - Child Rider: provides life insurance coverage for your dependent children up to age 25
  - Benefit in case of fracture
  - Waiver of Premium in case of total disability

### HORIZON 65

- Lifetime protection with no premiums after age 65 and a minimum of 15 years
- Avoid surprises: the obligations are contractual and you will know in advance how much you will receive
- Benefit from the most competitive guaranteed cash values on the market at the end of your premium paying period
- Benefit from guaranteed paid-up coverage values which allow you to reduce your face amount if you want to stop paying the premiums, starting the 10th year
- Receive an Extreme Disability Benefit corresponding to 50% of the death benefit when you need it most, at no additional cost
- Save on policy fees by insuring up to six individuals on a single contract
- Complement your coverage and that of your family's with the following additional benefits:
  - Child Rider: provides life insurance coverage for your dependent children up to age 25
  - Benefit in case of fracture
  - Waiver of Premium in case of total disability

#### Exclusive Benefits of Horizon 20 and Horizon 65:

- Monthly Income in case of total disability
- Accidental Death and Dismemberment