

Enjoy guaranteed lifetime coverage.
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, our products feature guaranteed cash surrender values.

Choose from our **UniLife**, **TermLife** and **Horizon 100** products.

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

Your AXA Advisor:

2020, University Street, Montreal, Quebec H3A 2A5



Be Life Confident



**UNILIFE,
TERMLIFE and
HORIZON 100**
Life long... and carefree!

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Be Life Confident

UNILIFE, TERMLIFE and HORIZON 100

Once you are insured, it's for life, no matter what your health status is.



UNILIFE

- The most complete lifetime protection
- Benefit from guaranteed cash surrender values, beginning in year 15
- Benefit from guaranteed paid-up values that allow you to reduce your face amount if you want to stop paying your premiums after 15 years
- 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
 - Monthly Income in case of total disability
 - Accidental Death and Dismemberment
 - Waiver of Premium in case of total disability
 - Return of Premiums upon death

TERMLIFE

- Lifetime protection
- Protect your assets with the Joint First to Die or the Joint Second to Die option
- 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
 - Monthly Income in case of total disability
 - Accidental Death and Dismemberment
 - Waiver of Premium in case of total disability
 - Return of Premiums upon death
 - Return of Premiums on Surrender

HORIZON 100

- Lifetime protection
- Protect your assets with the Joint First to Die or the Joint Second to Die option
- 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
 - Monthly Income in case of total disability
 - Accidental Death and Dismemberment
 - Waiver of Premium in case of total disability
 - Return of Premiums upon death
 - Return of Premiums on Surrender

Exclusive benefits of TermLife and UniLife offered at no additional cost:

- *Extreme Disability Benefit corresponding to 50% of the death benefit, when you need it most*
- *Major Disability Annuity: at age 60, in the case of major disability, a monthly income equal to 1% of the death benefit in force is payable*
- *Annuity at Age 90: 10% of the death benefit in force is payable in advance*