

There are so many other advantages!

In addition to the plans lump sum, tax free death benefit payable to your beneficiary and the tax-exempt growth of the investment portion of the plan, **UL Investment** offers many more advantages, including:

- Legal assistance, protection against identity theft and finally, a lifestyle assistance;
- Free disability coverage: would allow you to receive additional income if you become disabled;
- Extra coverage for children: also free of charge, it includes insurability benefit and coverage in case of critical illness.

Consult an expert: your financial security advisor

No matter what kind of coverage you need or what your investment objectives are, a Universal Life Protection plan from AXA can be designed to provide you with a variety of cost effective solutions.

Your financial advisor can assist your in determining your financial security needs and desires so you can protect your family and your estate with confidence.

Don't hesitate to contact an advisor today!

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

Present throughout Canada, AXA supports its clients—individuals as well as businesses—at every stage of their lives by delivering, through its financial security advisors and benefit consultants 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.***

Our promise: to ensure each of our clients can always "Be Life Confident."



www.axa.ca

Your AXA Advisor:

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Be Life Confident

As a business owner, you've always made sensible decisions to ensure the long term success of your business.

Universal Life Investment is now part of it!

UNIVERSAL LIFE Investment

Coverage that lets you expand the horizons of your business!



Be Life Confident

UNIVERSAL LIFE INVESTMENT

Coverage that lets you expand the horizons of your business!



You're proud of your business, and rightfully so! You worked hard to build it and make it prosper. When the time comes for retirement, will you be reaping the rewards of a lifetime of hard work and prudent planning?

After having poured so much effort into the success of your business, will you really get the most out of your retirement years?

Success takes planning.

Now may be the right time to think about how to organize your affairs to be certain that you can protect the assets of your business and reap the fruits of your labour for years to come.

If you are looking for the best way to merge these two objectives...

Universal Life Investment (UL) from AXA combines life insurance and savings, giving you everything you need to keep on expanding your horizons and guarantee the continuity of your business!

Plan your business' financial security with UL Investment

Created to address the specific needs of businesspeople, the Universal Life Investment policy is a powerful tool to help assure the financial security of your business.

The plan combines insurance coverage and tax exempt savings that can:

- Insure your life or those of your associates in the event of death;
- Protect and invest the fruits of your labour;
- Compensate for temporary lost income brought on by the death or illness of a key-associate;
- Hire and train a replacement;
- Finance a buyout agreement;
- Pay the balance of the company's debts;
- Set up an executive compensation plan;
- Plan for your retirement;
- Finance a retirement program for your key-associates;
- Protect the market value of your business;
- Keep the business within the family.

Use your UL to carry out personal financial objectives

If you are seeking to accumulate significant amounts of tax-sheltered funds, UL offers the power of a tax free environment combined with adaptability and flexibility, all secured within the investment portion of the UL plan. You can:

- Choose the investment portfolio that best matches your investor profile;
- Build your portfolio by choosing from a variety of investment options;
- Over time, change your insurance and premium fees, your investment accounts and coverage;
- Choose a contract with a variety of bonus options to meet your needs.

Adapt your UL to your needs and those of your loved ones

Benefit from a plan that is designed to provide you with insurance coverage best suited to your and your family's needs, thanks to the many coverage options available, including:

- Waiver of premium in case of disability;
- Accidental Death and Dismemberment;
- Benefit in case of Fracture;
- Monthly Income;
- Child Rider;
- 10-year and 20-year temporary insurance;
- Critical Illness Insurance.