

There are so many other advantages!

UL provides a lump sum, tax free payment to your beneficiary upon your death and gives you the powerful benefit of tax-deferred accumulation while offering 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 tailor a plan give you financial security in order to protect your family, and a savings plan to help build your estate with confidence.

Don't hesitate to contact an AXA 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



*You've always made the best
decisions for you and your family.*

*Universal Life Investment
is now part of it!*

Your AXA Advisor:

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2020, University Street, Montreal, Quebec H3A 2A5



Be Life Confident

**UNIVERSAL LIFE
Investment**
**A plan that reflects your ambition
to succeed**



Be Life Confident

UNIVERSAL LIFE INVESTMENT

A protection that reflects your ambition to succeed

You worked hard to get where you are today. You make an above average income and you deserve the lifestyle you now enjoy.

Many successful people are asking themselves these questions:

How can I assure that my family will be able to continue their lifestyle after I've passed away?

Should I be looking for another savings product that is tax-deferred?

I've maximized my RRSP contributions, what now?

As a grand-parent, should I consider getting life insurance for my grand-children?

Can I get protection and build financial independence at the same time?

Universal Life Investment (UL) from AXA efficiently combines life insurance and savings, giving you a powerful planning tool to help you achieve your goals.

Count on this extraordinary tool to ensure your financial security

You know it better than most – the better you plan, the better you can feel about your financial security, and that of your loved ones. You've understood for a long time just how important planning is to guarantee your quality of life, today and in retirement.

The **Universal Life Investment** insurance policy is a multi purpose solution since it has been created for people who:

- Want their money to grow in a tax-deferred environment;
- Are looking for quality investments that perform well in the long term;
- Want to maximize their estates for the benefit of their beneficiaries;
- Want to leave behind an inheritance for their grand-children or other loved ones, a charity or other worthy cause.

Take advantage of your UL while you're alive, thanks to the investment component

Universal Life insurance can be designed to meet your protection needs by guaranteeing, in case of death, the financial security of your loved ones. Your beneficiary will receive a lump sum, tax free benefit at your death. You can also take advantage of the savings in your accumulation fund while you're alive.

The Investment portion of a Universal Life policy contains a powerful advantage as the investment portion of the plan grows tax-deferred.



Personalize your investment portfolio!

With UL Investment, your investment portfolio is managed according to your investor profile. Whether you're a conservative investor, have a higher risk tolerance, or are looking for a balance between security and growth, thanks to the flexibility and the adaptability of the plan, you can:

- Choose the investment portfolio that best matches your investor profile;
- Build your portfolio by choosing from a variety of investment accounts;
- 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

UL provides you with the flexibility to choose what suits you best, 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.