

**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



There are so many other advantages!

Your family receives a lump sum, tax free benefit in the event of your death, and you benefit from the plan’s tax-exempt savings growth. The UL plan also contains 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 amount 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 help you tailor a policy to protect your family and build an emergency fund and retirement plan with confidence.

Don't hesitate to contact an AXA advisor today!

*As a self-employed worker,
you've always made sensible
decisions to make the most of
your life and ensure
the success of your business.*

*Universal Life protection
from AXA is now part of it!*

Your AXA Advisor:

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Be Life Confident

**UNIVERSAL LIFE
Protection**
Coverage tailored to
self-employed workers



Be Life Confident

UNIVERSAL LIFE PROTECTION

Coverage tailored to self-employed workers.

You wake up, go to work, and go to sleep... is there any time left for you? Being your own boss, working your own hours (yes, sometimes working at home in your pajamas!)... Being a self-employed worker gives you all the advantages and satisfaction you could ask for, yet there are some drawbacks.

Would your family be enjoying the same quality lifestyle if you suddenly passed away?

Would they be able to meet their financial obligations, like paying the mortgage or making car payments?

What about your children's future?

Could your business easily access the cash you'd need in the event of an emergency?

Could you buy new equipment, or overcome an unforeseen event?

What about your retirement savings?

Universal Life Protection (UL) from AXA, efficiently combines life insurance and savings, providing everything you need to work the way you want to, knowing all the while that you and your family are being looked after.

Plan for your comfort with a coverage adapted to your way of life...

Simple and accessible, Universal Life Protection insurance caters perfectly to your needs as a self-employed worker. Its twin formula allows you to hold, within the same contract, a complete insurance and investment tool. In fact, you can protect your family and ensure they lead a quality life in the event of your death, while simultaneously accumulating tax-deferred money.

Thanks to the adaptability and flexibility of a **UL Protection plan**, you can:

- Get the benefits of life insurance at an affordable price;
- Create a tax-deferred savings fund;
- Grow your money with a wide variety of investment options;
- Protect your family from the financial difficulties they will face, in the event of your death;
- Attain financial security progressively, according to your priorities, your financial means and your familial status;
- Add coverage and modify your policy at your convenience, according to the changes in your financial situation.



Lean on your UL to face the unexpected

When you work for yourself, you want everything to move along briskly... you have future plans for your business. But no one is safe from unexpected events or from incidents that can put future plans, or even the business itself, in jeopardy. Upgrading or changing equipment, buying new tools, expanding your business, etc. So many things can happen that would require you to have access to cash within easy reach. Your Universal Life plan can provide it!

This coverage also offers you the opportunity to reach your financial objectives. Its investment component caters to your concerns to build savings for the future while the insurance protection fulfills your desire to provide the money your family needs in the event of your death.

Adapt your UL to the needs of your family

Needs vary from one family to another. 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.