

There are so many other advantages!

Your beneficiary receives a lump sum, tax free benefit upon your death. While alive, you benefit from a tax-deferred savings plan! UL Protection offers many more advantages, including:

- Legal assistance, protection against identity theft and finally, an information service on everyday life;
- 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 help design a plan to meet your financial security needs today and into the future. Get the security you need today, and the savings you need for the future.

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 advisor and 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.***

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 Protection is now part of it!

Your AXA Advisor:

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2020, University Street, Montreal, Quebec H3A 2A5



Be Life Confident

UNIVERSAL LIFE Protection
The security of knowing that your loved ones are well protected and able to make the most of their lives



Be Life Confident

UNIVERSAL LIFE PROTECTION

The security of knowing that your loved ones are well protected and able to make the most of their lives.



How time flies! You've heard it before: One moment your child is starting kindergarten and the next, they're on their way to college or university. Or will it be to discover the world?

The safety, security and health of your child will always be on your mind.

After having paid for groceries, the mortgage, your car payment, your children's activities, how can you assure that in the event of your death, your child's future will be secure?

Perhaps you know that to give your children opportunities in the future you'll need to set some money aside and save for their future.

How can you protect yourself today while saving for your child's future at the same time?

With Universal Life Protection (UL) from AXA, you can efficiently combine both life insurance and savings plans into one easy to manage program. You can sleep in peace and enjoy life, knowing you've planned for your family's security today and into the future.

UL Protection

Universal Life Protection insurance is designed to meet the needs and concerns of young families thanks to its twin formula that groups, in one contract, life insurance and savings.

In fact, you protect your family, in the event of your death, while accumulating tax-deferred money with the portion of the premium that's not used to pay for the insurance.

With the flexibility of **UL Protection**, you can:

- Get the benefits of life insurance at an affordable price;
- Create a tax-deferred savings fund;
- Protect your family from financial difficulties, in case of death;
- See to certain family needs (debts, income replacement, child education, etc.) thanks to accumulation funds;
- Cover the mortgage in case of a spouse's death.

Lean on your UL when the unexpected occurs

When the children are young, we want everything to go smoothly so we can devote ourselves to them as much as possible.

However, sometimes the unexpected occurs... the loss of your job, home renovations, changing cars, etc. So many situations that would require you to have access to savings easily and within reach. Your Universal Life plan can be designed to provide you with the money you need to face life's emergencies.

Adapt your UL to the needs of your family

There are many coverage options available within the plans, 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.