

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, **Universal Life (UL) Investment** offers many more advantages at no additional cost, including:

- Assistance Benefit: allowing you to benefit from Legal information assistance which includes a support in the event of identity theft and a Lifestyle service;
- Disability Benefit: allowing you to receive additional income in the event of a disability;
- Extreme Disability Benefit* (EDB): 50% of the initial sum insured made available to you when you need it most;
- Extra coverage for children only: allowing you to maintain their insurability and to protect them in the event of a critical illness.

* Not available with the Maximizer option or with level death benefit options.

Consult an expert: your financial security advisor

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

Your financial advisor can assist you 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!

You may find an advisor via AXA's Advisor directory at axa.ca.

The purpose of this document is to provide a summary description of an insurance product offered by AXA. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the contract.

Your AXA Advisor:

Building confidence / to become the preferred company

Across Canada, AXA supports its clients—whether individuals or businesses—by offering them, through its brokers and advisors, the best solutions for meeting their financial protection needs at every stage of their lives.

Our clients are well protected thanks to our solid expertise and comprehensive offer, which gives them access to property/casualty, life and health insurance products. This helps them achieve their goals and plan for a secure future.

Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

That is how AXA intends to make the difference, build clients' confidence and achieve its ambition to become the preferred company.

axa.ca

universal life insurance

I take my finances
seriously /
I protect the fruits
of my labour



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**UL Investment
Baby-boomers**

UL Investment

**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 and TFSA 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?

Optimizing the growth of your tax-sheltered investments means a comfortable retirement!



Count on this extraordinary tool to ensure your financial security

The **UL 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 in case of total disability;
- Child Rider;
- 10-year and 20-year term insurance;
- Critical Illness Protection.

UL Investment from AXA combines life insurance and savings, allowing you to protect your estate for your beneficiaries.