

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
Business Owners**

UL Investment

**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...

Coverage that
lets you expand
the horizons of
your business!



Plan your business' financial security with UL Investment

Created to address the specific needs of businesspeople, the **UL 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 Investment** 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 personal and professional needs

Benefit from a plan that is designed to provide you with insurance coverage best suited to your needs and those of your family, 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,
giving it the flexibility to evolve with the growing needs of your business.**