

Enjoy a lifetime of guaranteed protection! That's the benefit of permanent life insurance.

Once you are insured, it's for life, no matter what your health status may be. With our permanent life insurance product range, the choice is yours! Our **Whole Life 20** and **Whole Life 100** plans bear significant cash values that you will appreciate. Also, our **Term 100** plan is designed to meet your needs for a simple and affordable permanent life insurance.

In addition, we offer you the flexibility to decide what your premium payment duration will be. You are free to choose from plans with premiums payable over 20 years or until age 100.

Our complete line of products and additional benefits allow us to offer customized coverage that satisfies your needs and gives you peace of mind.

To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.

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.

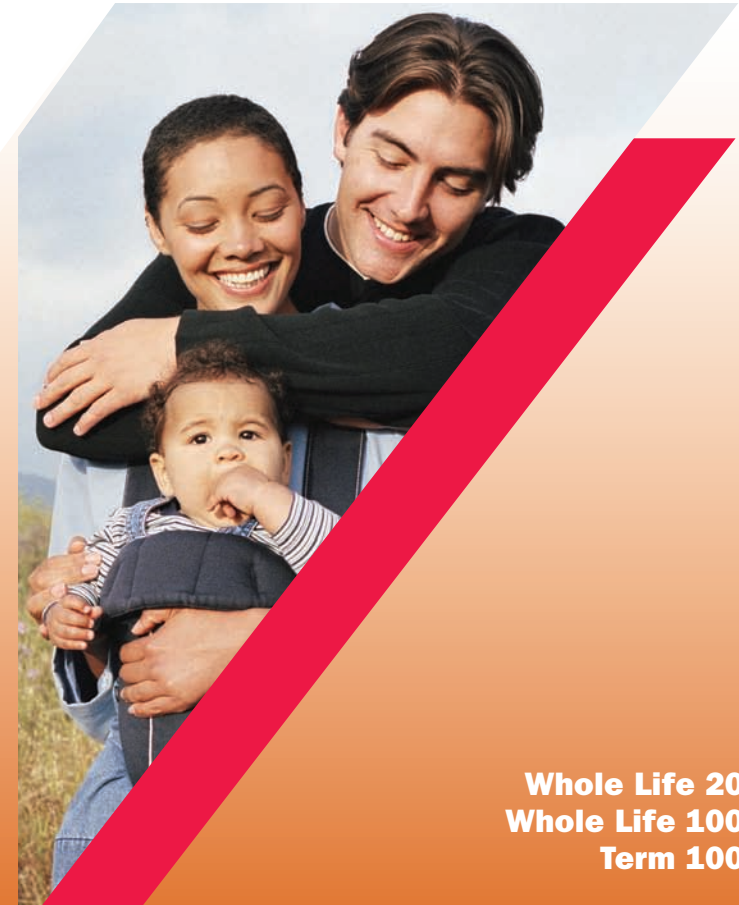
Every day at AXA, we renew our commitment to our clients by providing services that are available, attentive and reliable.

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

axa.ca

permanent life insurance

I take care of my loved ones / I choose lifetime protection



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Whole Life 20
Whole Life 100
Term 100

Enjoy a multitude of advantages with our Whole Life 20 and Whole Life 100 plans!

Regardless of which plan you have chosen, you will benefit from the following advantages:

- **Guaranteed premiums:** your premiums are guaranteed and payable according to the plan type chosen
- **Guaranteed protections:** you know in advance of the amount you will receive or leave to your heirs
- **Competitive guaranteed cash values** allowing you to obtain guaranteed accumulated cash as of the 10th policy anniversary
- **Reduced paid-up protection** allowing you to free your contract from any premium payments as of the 10th policy anniversary, provided that a reduced sum insured is maintained for the rest of your life
- **Extreme Disability Benefit (EDB)** included at no cost, allowing you to obtain 50% of the sum insured when you need it most

A range of permanent life insurance products that offers you lifetime protection.



Whatever your needs may be, our range of permanent life insurance plans will fulfill your expectations. Here are a few examples of how our **Whole Life 20**, **Whole Life 100** and **Term 100** plans can adapt to your lifestyle, at every stage of your life.

Whole Life 20

Offer a valuable gift to your children or your grandchildren! With our **Whole Life 20**, you will be free from any premium payments after 20 years and your loved ones will be protected for the rest of their lives. In the future, they will have the opportunity to use the cash value of their contract for their own projects, such as buying a car or paying for a trip.

Whole Life 100

Are you a business owner with one or several key persons? Our **Whole Life 100** offers different concepts (Individual, Multi-Life, Joint First to Die and Joint Last to Die) that will help preserve the stability of your business. You will be equipped to cope with the unexpected and reduce the financial impact resulting from the loss of a key person. The tax-free death benefit will allow you to finance the buy back of shares and ensure the continuity of your business. In addition, the guaranteed cash values may be used as a compensation package for a retirement.

Term 100

Simple and affordable, our **Term 100** meets your permanent life insurance needs as well. You have a family with young children and long-term obligations? Whatever your family situation may be, the different concepts available (Individual, Multi-Life, Joint First to Die and Joint Last to Die) will surely fill your needs. Therefore, you will be able to safeguard your family's financial security and protect them from life's uncertainties. Moreover, our extreme disability benefit allows you to receive 50% of the sum insured, when extreme disability occurs before age 60.

Complement your coverage with the following additional benefits:

- **Child Rider:** offers your children life insurance up to age 25
- **Benefit in case of fracture**
- **Monthly Income** in case of total disability
- **Accidental Death and Dismemberment**
- **Waiver of Premium** in case of total disability

Benefit from an insurance amount and level premiums that are entirely guaranteed.