



## 8 Reasons Insurance May Belong in Your Financial Plan

### BUILD YOUR WEALTH



#### 1. Build your business.

A life insurance policy held by your professional corporation can generate tax-deferred growth to pay debts or ease estate planning.



#### 2. Buy a home.

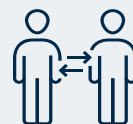
Access the accumulated cash value of a permanent insurance policy for a down payment on a home to start a business or pay down debts.

### PROTECT YOUR WEALTH



#### 3. Live in the moment.

Enjoy life today knowing that the right insurance coverage ensures that your family's lifestyle, income, and even future costs like education are protected, no matter what life brings.



#### 4. Make a career change.

An individual policy separate from your work coverage protects what you've built, giving you the freedom to change your employment situation when the time is right.

## ENJOY YOUR WEALTH

**5. See the world.**

Use the cash value of your policy to travel, adding health insurance to cover any mishaps you may encounter along the way.

**6. Turn retirement savings into pension income.**

An annuity provides guaranteed, predictable income throughout retirement, regardless of what the market is doing.

## TRANSFER YOUR WEALTH

**7. Keep the cottage in the family.**

Use the tax-free death benefit to ensure any capital gains taxes owing on your vacation property will be covered for your heirs.

**8. Leave a lasting legacy.**

Name a charity as your beneficiary, donate part of your estate or make a charity the owner of your life insurance policy and reap tax benefits in the process.

Our **Total Wealth Solutions** approach helps you define and reach your financial goals at every stage of life.

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