

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! **Universal Life (UL) Protection** 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 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 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 am planning
for my future /
**I balance my insurance
and savings**



291181A (05/2010)

**UL Protection
Families**

UL Protection

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?

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



UL Protection

UL Protection insurance is designed to meet the needs and concerns of 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, you want everything to go smoothly so you can devote yourself 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 **UL Protection** 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 in case of total disability;
- Child Rider;
- 10-year and 20-year term insurance;
- Critical Illness Protection.

UL Protection from AXA combines life insurance and savings, offering you tax advantages for your investments and a complete coverage for you and your family.