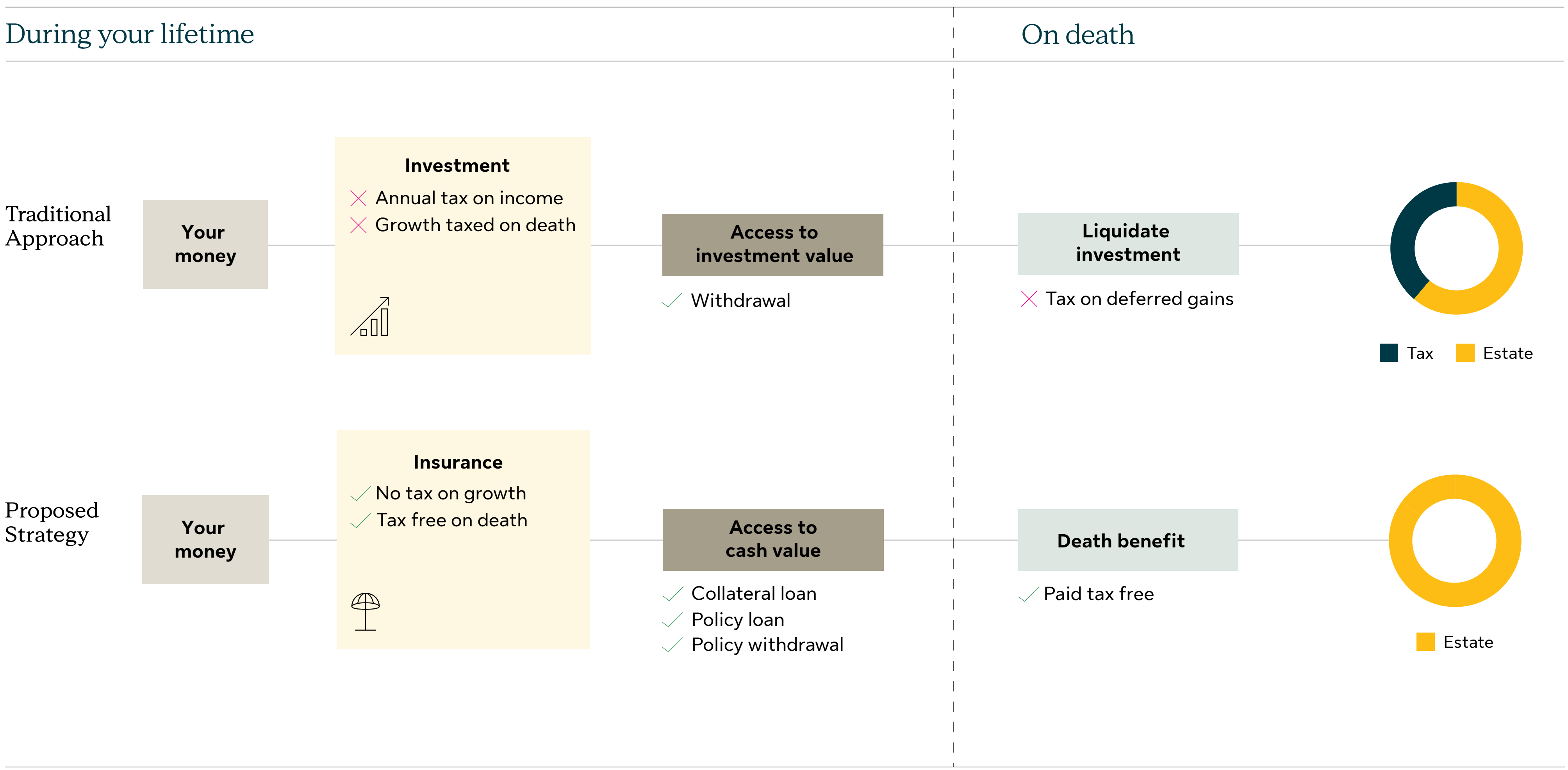
Individual investment strategy

A tax-exempt life insurance strategy

You've maximized your registered savings, and have surplus income or significant savings in traditional non-registered, taxable investments. You don't plan to use these savings during your lifetime, resulting in a large tax liability at death. You want to grow and protect this wealth to maximize what can be transferred to future generations.

The Individual Investment Strategy helps protect and significantly increase the estate value available for your beneficiaries.



How it works

You buy a permanent life insurance policy to provide the protection needed to secure your estate value for your beneficiaries. The premiums are paid from your cash flow, or by transferring funds from existing investments. In addition to protection, the policy also offers you a number of benefits.

- Tax-preferred cash value accumulation. This helps to reduce the taxes paid on your investment income, while also allowing you to diversify your asset mix.
- If you happen to need access to the cash value, the policy offers you several options. You may be able to take a policy loan, take a withdrawal from the policy, or assign the policy to a lending institution as security for a loan.
- On your death, the tax-free death benefit goes directly to your named beneficiaries, bypassing your estate and the associated estate settlement costs. This helps to protect and significantly increase the estate value available for your beneficiaries.

When to use it

Consider this strategy if you:

- Have a regular, high income stream that exceeds your lifestyle needs.
- Have a high net worth with a secure financial future.
- Hold a significant taxable, non-registered investment portfolio that you don't intend to fully use during your lifetime.
- Have already maximized your RRSP and TFSA contributions.
- Are looking for ways to minimize the tax burden associated with your taxable investments.
- Want to maximize your estate value for your beneficiaries.

Notes

There are additional considerations and risks associated with the Individual Investment Strategy beyond those discussed here. Policy loans and withdrawals may have tax implications. Before implementing any strategy, consult with your tax and legal advisors.