

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, our **UL Protection** plan 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.

The purpose of this document is to provide a summary description of an insurance product offered by SSQ Insurance Company Inc. 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 Advisor:

SSQ Financial Group

With nearly \$3 billion in annual revenue and more than \$8 billion in assets under management, SSQ Financial Group is a leading mutual diversified financial institution.

The Group serves over 1 million customers and provides jobs to over 1,900 employees. SSQ, Life Insurance Company Inc., the Group's principal company, is recognized as a leader in the group insurance industry and as an expert in the investment and retirement sector. SSQ Financial Group is also a rising star in home and auto insurance (SSQ General Insurance Company Inc.) and has recently broken into the individual insurance market thanks to its new subsidiary, SSQ Insurance Company Inc. For more information, please visit ssq.ca.

universal life insurance

I am planning
for my future
**I balance my insurance
and savings**



ssq.ca

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**UL Protection
Self-Employed**

SSQ Insurance
We thrive on mutual trust

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UL Protection

You wake up, go to work, and go to sleep... is there any time left for you? Being your own boss, working your own hours (yes, sometimes working at home in your pajamas!)... Being a self-employed worker gives you all the advantages and satisfaction you could ask for, yet there are some drawbacks.

Would your family be enjoying the same quality lifestyle if you suddenly passed away?

Would they be able to meet their financial obligations, like paying the mortgage or making car payments?

What about your children's future?

Could your business easily access the cash you'd need in the event of an emergency?

Could you buy new equipment, or overcome an unforeseen event?

What about your retirement savings?



Plan for your comfort with a coverage adapted to your way of life...

Simple and accessible, **UL Protection** insurance caters perfectly to your needs as a self-employed worker. Its twin formula allows you to hold, within the same contract, a complete insurance and investment tool. In fact, you can protect your family and ensure they lead a quality life in the event of your death, while simultaneously accumulating tax-deferred money.

Thanks to the adaptability and flexibility of a **UL Protection** plan, you can:

- Get the benefits of life insurance at an affordable price;
- Create a tax-deferred savings fund;
- Grow your money with a wide variety of investment options;
- Protect your family from the financial difficulties they will face, in the event of your death;
- Attain financial security progressively, according to your priorities, your financial means and your familial status;
- Add coverage and modify your policy at your convenience, according to the changes in your financial situation.

Enjoy investment products with tax benefits and a coverage tailored to your needs as a self-employed worker!

Lean on your UL to face the unexpected

When you work for yourself, you want everything to move along briskly... you have future plans for your business. But no one is safe from unexpected events or from incidents that can put future plans, or even the business itself, in jeopardy. Upgrading or changing equipment, buying new tools, expanding your business, etc. So many things can happen that would require you to have access to cash within easy reach. Your **UL Protection** plan can provide it!

This coverage also offers you the opportunity to reach your financial objectives. Its investment component caters to your concerns to build savings for the future while the insurance protection fulfills your desire to provide the money your family needs in the event of your death.

Adapt your UL to the needs of your family

Needs vary from one family to another. UL provides you with the flexibility to choose what suits you best 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 Insurance.

Our UL Protection combines life insurance and savings, providing it with the flexibility to evolve with your personal and professional needs.