



Talk to your advisor about EquiBuild!



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INVESTED IN YOU.

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EquiBuild Universal Life

LIFE INSURANCE



Coverage that combines growth and flexibility



Whether you want to ensure your family's comfort, guarantee your quality of life, do something you've always wanted to do or start a business, EquiBuild provides scalable, guaranteed coverage in case of death, designed specifically to protect you and your family's financial security and give you the peace of mind you are looking for.

EquiBuild is unique, as the coverage includes an EquiBuild Bonus that helps the death benefit and surrender values (liquidity) constantly grow over time.



EquiBuild provides you
with liquidity, growth
and security.



Liquidity

Your contract's surrender value gives you access to liquidity to reach your other financial goals

After years of coverage, your financial needs may change. Being able to use your surrender value will let you meet your most pressing needs. The value you have built up over the years is yours to use as an advance payment, to:

- Cover unexpected expenses
- Carry out personal projects
- Provide additional income at retirement
- Stop paying premiums at retirement
- Pay for health care
- Increase the death benefit to leave a bigger inheritance

EquiBuild provides you all the flexibility you need to meet your changing needs.

Growth

For growth in the value of tax-free assets you can transfer to your heirs

EquiBuild offers growth in a number of ways:

- EquiBuild guaranteed cash surrender values increase every month
- Your face amount can expand every year thanks to the EquiBuild Bonus
- Your policy investments accumulate tax-free, increasing your wealth to be transferred to heirs

Security

To benefit from guaranteed components

Throughout your contract, your EquiBuild life insurance provides you fully guaranteed components to ensure coverage that will last your whole life long. These guaranteed components are:

- The premium
- The initial death benefit
- The surrender values attached to the initial death benefit
- The paid-up insurance acquired through the EquiBuild Bonus

For protection of your company's value

The value of your business and the related tax liability after death increase over time. It could become costly for your partner to buy out your shares and for your heirs to pay the taxes in the event of your death. With the EquiBuild Bonus, your policy's face amount can grow over time as well and compensate for this increase in value.