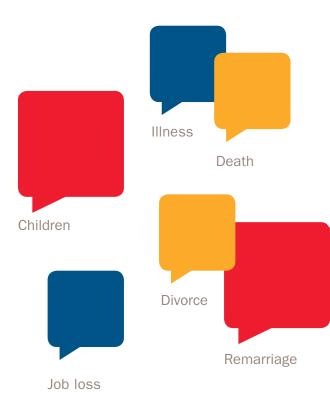


## Have you asked the right questions?

It's hard to anticipate what may happen in the future and what that might mean to you. The reality is, everyone may experience at least one or more of the following life events.





## You may have already considered the following questions:

- Has something changed in your life?
- What is different now?
- Are your needs what they used to be?

## But have you had conversations on other topics that might be affected by changing life events?

- Is your policy set up the way you need it?
  - · Joint or single ownership?
  - Corporate or individually owned policies?
  - Should you add an adult child as a joint owner?
  - Are you taking advantage of features and options?
- What if your marital status changes?
  - Can you make policy changes easily?
  - Will your families be properly cared for?
- Are you sure the right people will benefit from your policy set-up?
- Can I stop premium payments when I retire?

It can be difficult to anticipate what may happen in the future. Your needs will change as different life events occur. Whether you're creating a new plan, updating your existing plan or re-stating your goals, it's important for you to have strategic conversations with your advisor regularly.

Through regular meetings and reviews of your plan, your advisor can provide important advice. They will broaden your understanding of what needs to be considered and identify risks you may not have anticipated.

Your advisor can help you ask the difficult questions and help understand how best to protect you and your beneficiaries.







Your needs may not be the same as what they used to be. Meeting with your advisor regularly will help ensure your goals reflect your changing needs. Plan with your advisor today to ensure you're prepared for tomorrow.



## Helping people achieve more™

In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies; and to an advisor in group insurance/annuity plans for group products.