

# Preserve your estate for your family with affordable, permanent life insurance

If you own property and have money invested in RRSPs, you may want to pass on these assets to your loved ones. Without proper planning, a large portion of your estate may go towards taxes.

Universal Life Estate™ from Co-operators can help ensure your family receives the full value of your estate. It's a simple, affordable plan that combines tax-advantaged investing with permanent life insurance coverage.

## Why buy a Universal Life policy to protect your estate?

### Affordable

The insurance premiums you pay now are a fraction of what it could cost to pay a future tax liability. Because you determine your amount of coverage and premium payment (within limits), you can create a plan that fits your individual needs and budget.

### Simple

We make the purchase decision easier with a thorough financial needs analysis to determine the amount of coverage required to pay a future tax liability. Your policy can also include a variety of options to give you all the financial protection you want in one complete package.

### Flexible

Universal Life is one of the most flexible life insurance plans available. We can help you create an effective estate plan today and adapt it over the years if your circumstances change. Plus, you can enhance your policy investment by adding a low-cost, tax-deferred term insurance to cover a temporary need.

Leave a legacy to the important people in your life.  
Ask us about Universal Life Estate™ today.

**Investments. Insurance. Advice.**



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