

# Build your wealth and enhance your retirement with Universal Life insurance

Wondering if the income in your RRSPs and pension plans will be enough to fulfill your retirement dreams? Whether your goal is to increase your retirement income or acquire more assets, you need a plan that lets you accumulate more tax-advantaged savings.

Build more wealth without significant taxes with Co-operators Universal Life Wealth™. It's a different way of looking at life insurance; it protects your family while growing your assets on a tax-deferred basis.

## Why is a Universal Life policy a smart financial strategy?

### Permanent

Unlike term insurance, Universal Life is a permanent policy. It's always there to protect your family while generating tax-deferred savings to add to your retirement income.

### Flexible

You're in charge: you decide how to structure the plan to meet your financial goals. If your circumstances change, simply adjust the death benefit or premium payments to ensure your plan is still aligned with your future dreams.

### Smart

With Universal Life, you can tailor a plan to accumulate more cash value. Access funds tax-free under current tax laws to help maximize the benefits of your wealth and enjoy your retirement just the way you planned.

### Simple

It's easy to customize and adapt your plan to your changing needs. Plus, get all the asset protection and wealth accumulation tools you need in one complete package, making it simple to buy and manage.

Enhance your financial future. Ask us about Universal Life Wealth™ today.

**Investments. Insurance. Advice.**



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