



### Estate and Funeral planning



Income protection



Tax-deferred growth



Investment growth



Discipline

## The power of prosperity UL

One of the best ways to ensure your financial security, and the financial security of your family, is to lay a strong foundation and build from there. prosperity universal life™ (UL) insurance from *ivari* can help you achieve financial security by providing a solid foundation of:

**As part of an *ivari* prosperity UL insurance policy,\* clients have access to Everest Funeral Concierge to help plan for, and deal with, estate planning and end of life arrangements.**

### Income protection

While you are working, prosperity UL provides income protection for your family. If something unexpected should happen to you, your family will be provided for. Plus...you can include a critical illness protection rider on your universal life insurance policy for an added layer of protection.

### Investment growth

*ivari* offers a variety of investment options which are professionally handled by best-in-class money managers so you can customize the coverage that reflects your personal investment goals at every stage of life.

As well, prosperity UL offers many guarantees to ensure you are getting the most out of your investments including Guaranteed Cost of Insurance (COI) rates. Your financial advisor can fully explain all of the guarantees that come with a prosperity UL policy.

### Tax-deferred growth

prosperity UL offers you the power of tax-deferred growth on your investments so that more of your money stays with you.

### Discipline

prosperity UL is designed to encourage disciplined investing throughout your life. In fact, we will reward you for making consistent minimum premium payments through a Persistency and Performance Bonus. The qualification and formula for both of the bonuses are guaranteed.

- **Persistency Bonus:** a reward for continuing to pay the minimum premium.
- **Performance Bonus:** an additional reward that is payable if the requirements for the Persistency Bonus are satisfied and where the policy achieves a rate of return of 7% or better.\*\*

# Let's take a closer look inside your prosperity UL policy

Your prosperity UL policy offers more than just life insurance protection. Within your policy there are funds in which your savings will grow, tax-deferred. These savings can be used in many ways while you're alive, or can become part of the tax-free death benefit after you pass away.

You can use the funds you've accumulated within your prosperity UL policy to:

- Top up your retirement funds
- Cover unexpected medical expenses in the case of a critical illness or disability<sup>†</sup>
- Take a break from paying your premiums when you need it most
- Help pay for your child's education

## Is prosperity UL for you?

Your financial advisor can help you understand your protection needs and recommend a product that will help you meet your financial goals.

\*Please refer to program overview for full details. The Everest service is only available if the prosperity UL policy is in effect. Everest Funeral Concierge Service is non-contractual.

\*\*The rate of return is net of the Interest Option Fee where applicable of the Index Interest Option and the management fees & expenses (MER) and related applicable taxes of the underlying designated index where applicable.

<sup>†</sup>Under the Income Tax Act (Canada), the receipt of Living Benefits is not currently taxable. *ivari* does not guarantee nor is it responsible for the tax treatment applicable to this policy feature. Consult your legal or tax advisor for an opinion on this matter in relation to your particular circumstances.

**For more information, please visit [ivari.ca](http://ivari.ca).**

With a national network of thousands of independent advisors, *ivari* provides a full range of insurance products designed to help Canadians make the right choice for their protection needs. The people, products and service that make up *ivari* have stood the test of time and have been around for over 80 years in the Canadian marketplace. Through our commitment to always being approachable and transparent in everything we do, we are dedicated to starting a fresh, new conversation about insurance. And we will stand by our word.

