

Participating Whole Life Insurance

Participating Whole Life Insurance combines permanent protection with level premiums payable for life that will never increase. It's been designed to provide permanent life insurance coverage at a minimum cost, with superior long-term cash surrender value and death benefit growth.

Product features include:

Benefits for individuals:

- An effective fixed-income investment alternative that provides tax-advantaged growth opportunities within a permanent life insurance policy.
- The potential to supplement your retirement income
- Policy loans, with no credit application and flexible repayment schedules
- Collateral for a personal loan or secured line of credit

Additional benefits for business owners:

- Tax advantaged payout from your capital dividend account (if eligible)
- Funding for business buy/sell agreements to help ensure tax effective means of transferring excess corporate assets to the next generation.
- Financial protection from the loss of a key employee
- Funding for split dollar agreements
- Succession planning
- Additional deposit option – allows you to pay additional premiums, which are used to purchase additional paid-up insurance, enhancing your policy's death benefit and your ability to accumulate tax advantaged cash value.
- Optional benefits: applicant death or disability waiver of premium; total disability waiver of insurance; premium payor waiver insurance; accidental death insurance; guaranteed purchase option; renewable and convertible term life insurance; spousal insurance; children's insurance.

If you have a need for life insurance and you're looking for a permanent life insurance product built on a foundation of comparatively stable long-term investment returns, managed by a team of professional investment managers, then participating whole life insurance may be the right product for you.

As your Financial Advisor, I can help you select the option that's right for you.

Ask for Professional Advice:

Purchasing life insurance that meets your needs now and in the future can be complex. Life insurance is definitely not a "one size fits all" product. You need to take the time to understand your financial goals and insurance needs, your risk tolerance, and the control you want in managing your policy.

As your Financial Advisor, I can help you to research your options and ensure your life insurance is a good fit for you now, and in the future.