



**OUR ESTATE PLAN IS SIMPLE.**  
MORE ESTATE, LESS TAXES.

## INDIVIDUAL INVESTMENT SHELTER STRATEGY

A simple, sensible way to maximize your estate using tax-exempt life insurance.

If you're like Louis and Marie, you've worked hard, invested well and you're looking forward to enjoying the fruits of your labour. You're also thinking about your estate – the more, the better. An individual investment shelter strategy could be the answer.

Louis and Marie have guaranteed themselves a comfortable retirement income – with a sizable amount left over, much of it in non-registered investments: mutual funds and securities.

### Meet Louis and Marie

They've taken care of their retirement income. Now how can they leave a greater legacy for their heirs?

### The challenge

*Their estate isn't all it could be. The reason? Taxes.*

Your estate should be for your children. Or for charities you believe in. However, taxes can take away their share, because:

- Non-registered investment income is taxed during your lifetime.
- Non-registered investment gains are taxed when you pass on.
- Your estate is faced with settlement fees and expenses.

As you can imagine, taxes and other costs can prevent much of your estate from going where you wish.

How are you going to protect your estate?

## The solution

*Use an individual investment shelter strategy to protect extra assets from tax.*

The individual investment shelter strategy uses a universal life policy in two ways:

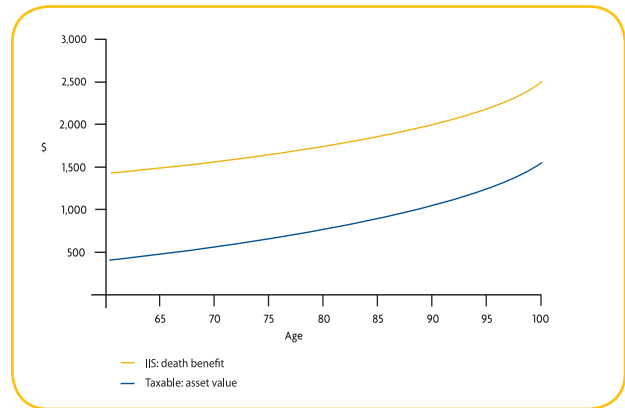
**It's insurance.** A part of your annual premium immediately and permanently increases your estate's worth. That's more for your heirs already.

**It's an investment.** With the other part of your premium, you choose how the money is invested. The money grows tax-deferred.

Let's say Louis and Marie shift \$40,000 per year over the next 10 years from their non-registered investments into a \$1,000,000 universal life policy. They now have an additional \$1,000,000 in life insurance, and the value of the death benefit will grow and grow.

### Here's how it stacks up.

With this simple shift, Louis and Marie will be able to leave \$800,000 to \$1,000,000 more than if they maintain their current balanced portfolio.\*



\* Illustrated values based on assumed rate of 5.5% for a joint last-to-die SunUniversalLife (with bonus option) and 6% for the taxable investment (50% bonds at 5% and 50% equities at 7%).

## The result

*The individual investment shelter strategy makes a significant difference to their after-tax estate value.*

Three key advantages of an individual investment shelter strategy:

- Money accumulates in the investment portion, but isn't taxed as long as it stays in the policy.
- Beneficiaries get the full value of the policy. Both the insurance and the investment portions are theirs tax-free.
- Benefits can go straight to your beneficiaries – avoiding probate costs, estate fees, and settlement delays.

It's plain to see that an individual investment shelter strategy can benefit anyone whose estate plan is more estate, less taxes.

Advisor information:

**Call your advisor today to see how the individual investment shelter strategy can work for you.**