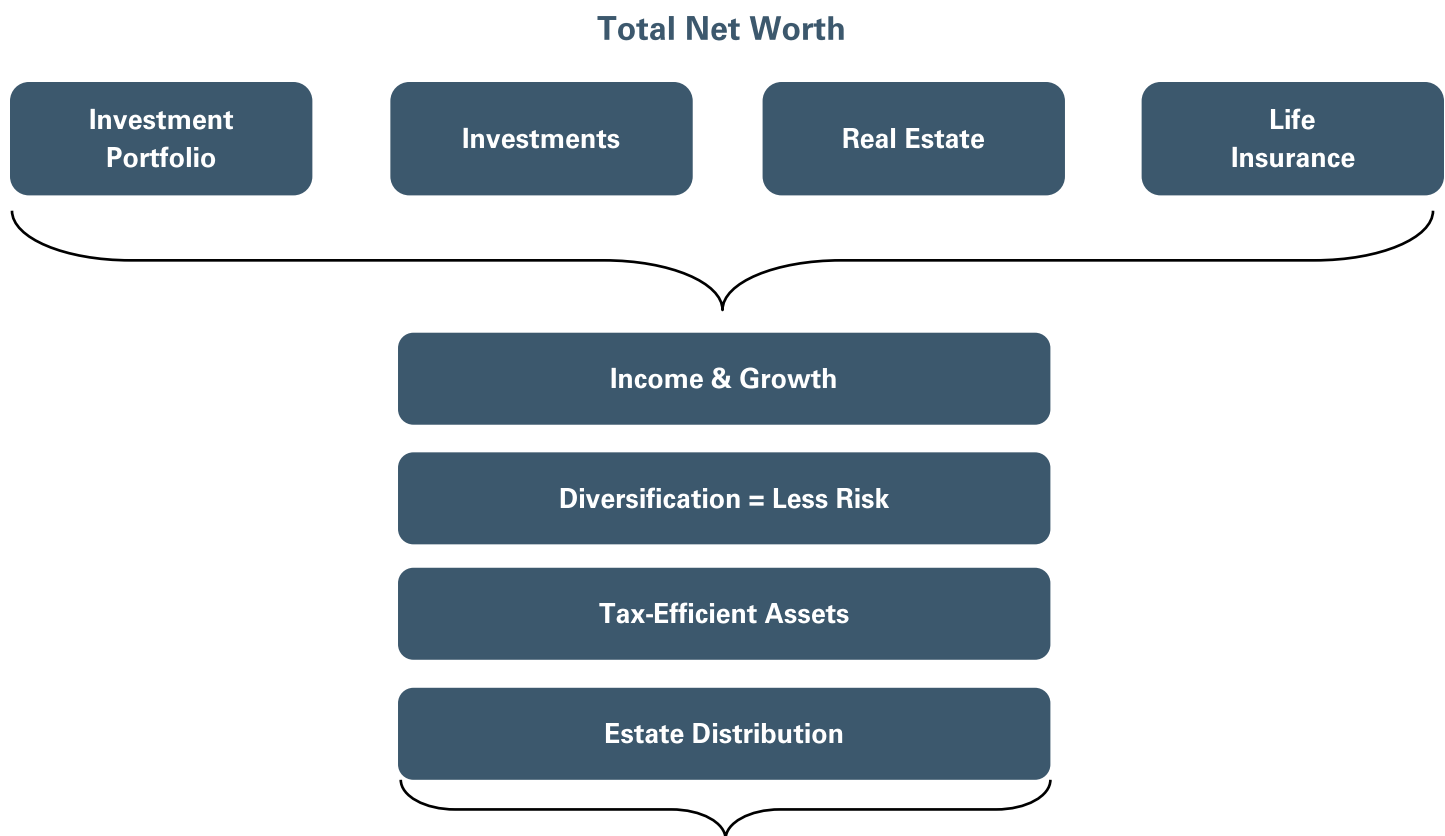


Insurance Planning

Life insurance is owned by high net worth families, not because they need life insurance in the traditional sense, but for the following benefits:

- **Preserve wealth:** most efficient way to replace estate value due to taxes and fees
- **Protect your wealth:** with named beneficiaries the money is protected from creditors
- **Risk is reduced:** adding an additional asset class with no correlation to the stock market
- **Privacy:** the values are not viewable by the public, like assets flowing through your estate
- **Tax-sheltered growth:** the dividends earned are sheltered from income tax while inside the policy
- **Tax-free to beneficiaries:** the final payout is tax free and timely
- **Decreased taxation:** repositioning taxable investments to permanent insurance can decrease annual taxation and help to reduce or avoid OAS clawback
- **Efficient estate distribution:** beneficiaries are controlled by the owners and can be changed as often as needed
- **Funds are accessible:** financial institutions view this insurance as a secure asset to borrow against
- **Performance:** insurance company dividends have a consistent history
- **Freedom:** the addition of permanent insurance frees up other assets and investments in your estate for your use and enjoyment



Optimized Personal Net Worth and Estate Values