

Hello _____,

You worked hard to build a life for yourself and your family. Perhaps you're wondering how to help protect the estate you've built over the years and how you can help make sure that wealth passes efficiently to your beneficiaries.

What if I told you there was a type of life insurance that could help grow your estate in a tax-advantaged way? A type of life insurance with competitive savings and investment options that are flexible for your needs. A life insurance that allows you to choose the kind of death benefit and how much you want to pay for it.

Let's talk about [Equitable Generations™ Universal Life insurance](#).

It's flexible. Affordable. It offers insurance protection with tax-advantaged growth. The death benefit can be used to help pay your mortgage, fund your children's education, or meet other expenses. As you pay into your policy, it can grow a cash value that you can access at any time for anything you need*.

How does it work? Simple! You pay the premium. A premium tax comes off your premium (a fee may also apply depending on the investment option). The net amount is then deposited into the investment interest option account(s) you choose. Monthly charges are deducted from the account value, and the balance is invested and can grow over time. There is a cap to how much money you can have in those accounts; any amount below this cap is tax-exempt. Amounts above it are taxable and are moved into the Shuttle Account. The Shuttle Account is an overflow account that is used to keep the tax-exempt status for your policy.

It's a neat little cycle that helps keep your policy paid for and can earn you return on your investment.

With Universal Life, we included investment options that apply ESG principles. ESG stands for Environmental, Social and Governance. This means we invest in options that have a modern focus. If you want to build a diverse portfolio, you can invest in a combination of:

- **Daily interest accounts** – Earns interest in a way similar to a savings account
- **Guaranteed deposit accounts** – Available in terms of 1, 5 and 10 years
- **Linked interest options** – Investments that enjoy tax-advantaged growth* with performance that reflects domestic, global equity and bond markets.

Have a moment to review this? Take a look at this animated video:



I'm interested to hear what you think, and if Universal Life could be the solution you're looking for. ***Let's chat at a time that works for you!***

Sincerely,

*Subject to the Income Tax Act of Canada. See the policy contract for more details.