

Universal life insurance is the most flexible life insurance product available on the market. That's why it's so popular! It effectively combines life insurance with savings, thereby allowing your investments to grow tax-sheltered while providing you with the benefits of a life insurance policy.

If you want to:

- Insure your life, the lives of your loved ones or colleagues in case of death and critical illness
- Add value to your assets by selecting from a varied range of investment options
- Have the ability to cover unexpected expenses
- Provide your children with financial resources to cover education expenses
- Finance your retirement
- Secure a loan
- Finance a buy/sell agreement
- Maximized tax-sheltered savings

Then, **Pacte II** and **Bastion** are exactly what you need!

Our complete line of products and additional protection options make it possible for us to offer customized coverage to satisfy your needs as well as those of your entire family.

To learn more, please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need.

The clauses, exclusions and limitations outlined in this document are indicated for information purposes only. Benefits are paid only in accordance with the policy text. It is very important that you read your contract.

AXA Profile

**Live, grow, succeed...
with AXA by your side!**

Present throughout Canada, AXA supports its clients, whether individuals or businesses, at every stage of their lives by delivering — through its broker network — solutions adapted to their needs.

Our expertise and broad range of Life and Property/Casualty Insurance products and Financial Services protect our clients, help them build their wealth and enable them to look forward to the future with peace of mind.

*That is how we at AXA see our business:
financial protection.*

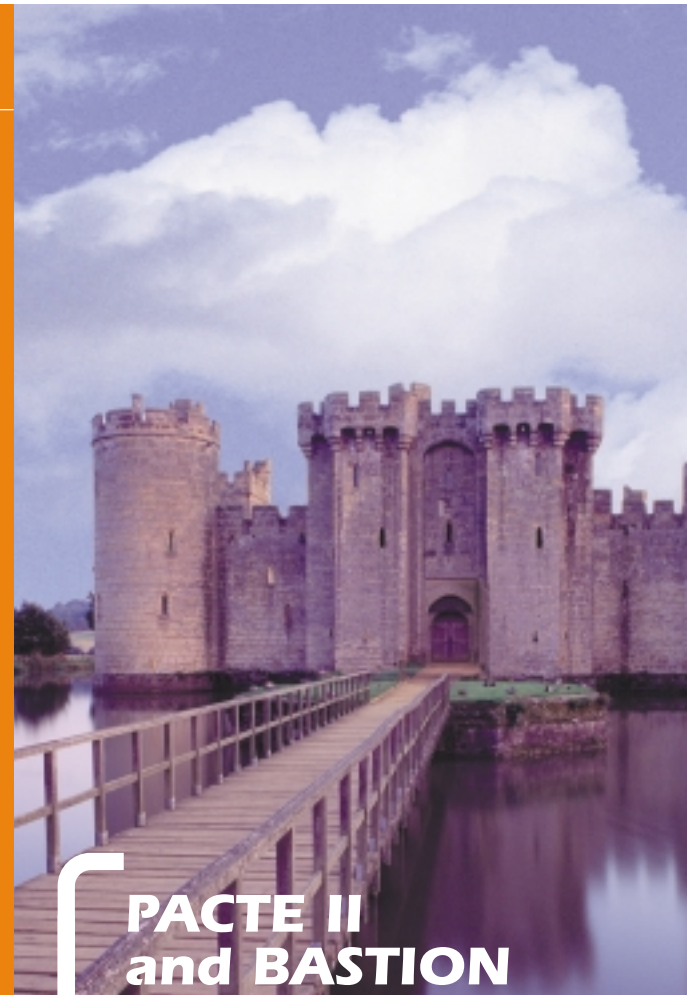
www.axa.ca

Your AXA Advisor:

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Be Life Confident



**PACTE II
and BASTION**

**Protection and
tax-sheltered savings!**

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Be Life Confident

PACTE II and BASTION

Universal life insurance products effectively combining life insurance with savings.



PACTE II

- Specially designed to respond to your constantly evolving family needs
- Choose from three cost of insurance options
- Benefit from the lowest margin fees available on the market
- Discover the guaranteed gratitude bonus that will maximize the return on your investments
- Save on policy fees by insuring up to five individuals on a single contract
- Additional exclusive benefits for children (included at no cost):
 - Guaranteed Insurability Benefit
 - Critical Illness Benefit

BASTION

- Specially designed for professionals and the self-employed workers who want to accumulate tax-sheltered savings
- Receive deposit and gratitude bonuses that are under your control
- Yearly renewable term cost of insurance

AXA UNIVERSAL LIFE

- Receive a tax-free death benefit and accumulate tax sheltered savings
- Create your investment portfolio from the varied accounts offered
- Avoid surprises: cost of insurance, policy fees and index account fee margins are all guaranteed
- Appreciate the built-in flexibility that allows you to modify your premium, face amount, investment accounts and benefits
- Benefit from the available choices of death benefit options
- Take advantage of preferred rates (4 non-smoker and 2 smoker categories)

For coverage that is adapted to your needs or to those of your family, you can add one of the following optional benefits:

- *Waiver of Minimum Premium in case of disability*
- *Waiver of Billing Premium in case of disability*
- *Accidental Death and Dismemberment*
- *Benefit in case of fracture*
- *Monthly Income*
- *Child Rider*
- *Term 10 and Term 20 coverage*
- *Critical Illness insurance*