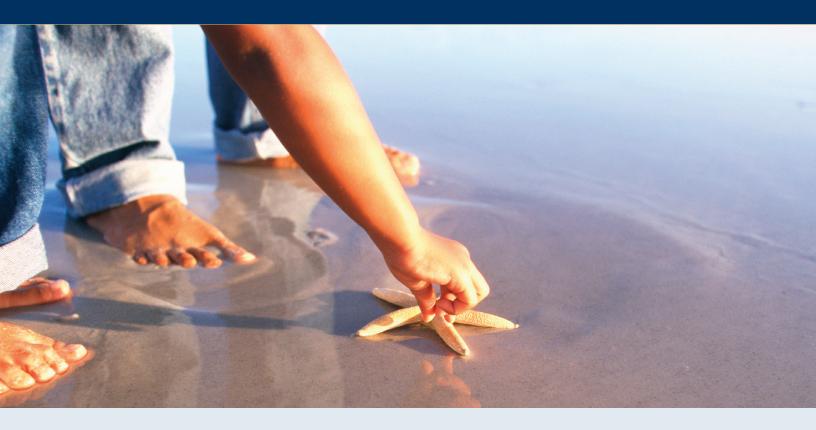
Enhancing your wealth



INSURANCE SOLUTIONS FOR CANADIAN INVESTORS

Like most Canadians, you want to be free of financial worry. That means knowing you will:

- > Have enough money to live comfortably in retirement
- > Leave adequate financial resources at death for surviving family members
- > Generate enough income to meet financial obligations in the event of disability

You want a financial plan that will give you peace of mind to enjoy the finer things in life. We can help. Not only can insurance play an important role in these three areas, but there are several ways it can have a positive impact on your overall portfolio.

WHY YOU SHOULD CONSIDER INSURANCE AS PART OF YOUR FINANCIAL PLAN

1. Estate preservation

As an experienced investor who has developed a substantial net worth, insurance products can offset the impact of taxation on those assets at death to ensure the maximum value of your estate is passed on according to your wishes.

2. Tax minimization

Many insurance products offer tax advantages that are recognized by Canada Revenue Agency. That means, the right insurance product can provide you with tax sheltering growth on investment.



RBC Wealth Management

3. Estate maximization

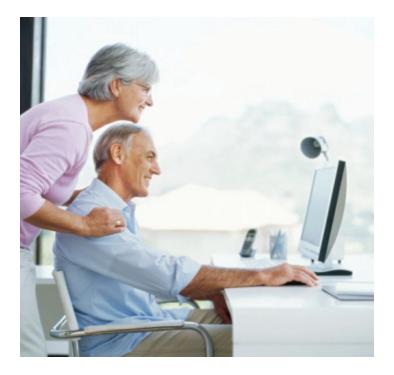
If you are building your assets for the purpose of passing them on to the next generation, consider making insurance part of your overall plan. Taking advantage of the tax-preferred status of some insurance products is the first step toward achieving your goals. It also provides a tax-free benefit to your beneficiaries.

4. Wealth creation

If you are in the early stages of wealth accumulation, insurance can be a low-cost way to create a financial safety net in the event there is a loss of an income earner.

5. Income enhancement

Certain insurance products can provide a supplemental stream of income for you or your family during retirement and for life. Net income may be significantly higher than other types of traditional investment vehicles.



6. Liquidity

When the unexpected occurs, insurance proceeds can provide much needed funds to cover financial obligations like taxes, outstanding bills and last-minute expenses. These proceeds may bypass the estate and, therefore, the entire probate process. That means these funds may not be held up in court or subject to fees that normally apply to the rest of your estate, such as executor, lawyer and accounting fees.

7. Protection against illness

Everyone understands the benefit of life insurance as financial protection against death, but few realize that the odds are far greater that a person will become disabled or ill. This can mean a major loss of income for your family. The greatest asset that many of us have is our ability to earn an income – so why not protect that asset? You might also ask yourself how long your investment portfolio would last if you were forced to liquidate it in order to replace that income. Insurance can provide funds to offset living expenses during times of sickness or accident.

8. Business planning

Many people own private businesses. In the case of a partnership, the death or illness of one partner can have a devastating effect on the survival of a business. Insurance can be used to fund a business agreement, which would allow the full value of the business to be passed to the appropriate individuals. As well, it can provide business owners with the opportunity to maximize the net value of their corporate assets when passed on to the next generation.

9. Charitable giving

If allocating funds to a favourite charity or fraternal organization is an important part of your financial plan, then consider insurance. There are several insurance products and strategies that allow you to provide funds to a charity or charities of your choice in the most cost- and tax-effective way possible.

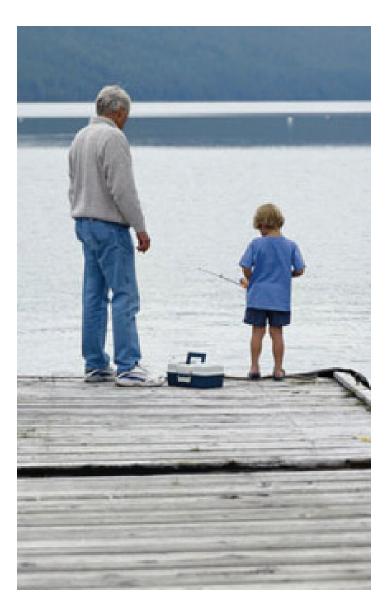
10. Diversification

We are all familiar with two distinct pools of capital: non-registered and registered assets. But life insurance is another pool of capital – a tax-exempt one that can add another layer of diversification to your overall asset allocation strategy. Create an insurance portfolio to complement your other investments and ensure that your interests are protected and properly aligned with all your goals and values.

WE CAN HELP YOU ANSWER A WIDE RANGE OF INSURANCE QUESTIONS SUCH AS:

- > Why is insurance important to my portfolio?
- > How do I know if I need it, and how much is enough?
- > What type of insurance is best suited to my needs?
- > Which insurance company should I deal with?

These are challenging questions for many Canadians. A mismatched strategy, bad timing or incorrect information can complicate your plan for financial peace of mind. We can provide answers to your questions and structure an insurance policy that meets your needs and effectively complements your investment strategy.



There are several variables to consider before making a recommendation; for instance, your short- and long-term needs, which include final expenses, such as taxes and outstanding bills, future living expenses and requirements for children's educations. All must be evaluated.

Insurance specialists are available to meet with you and your other professional advisors to ensure the recommendations contribute to a seamless and comprehensive financial strategy. They provide you with information about the most effective insurance products available and how those products will work for you and your family.

WE OFFER A VARIETY OF PRODUCTS AND CREATE SOLUTIONS THAT WILL WORK BEST FOR YOU.

Term Insurance

A low-cost solution that addresses short-term goals, such as covering liabilities, insuring mortgages and providing protection to you and your family in the event of premature death.

Permanent Insurance

This addresses needs to ensure lifetime coverage is permanently available.

- 3 types of permanent insurance products available:
- > Term To 100 basic insurance coverage that lasts your lifetime
- > Universal Life a product that combines the security of insurance coverage with the growth opportunity of an investment account
- > Whole Life a product intended to maximize estate values with the help of a managed investment approach

Living Benefits

These provide either a lump sum or an income stream in the event of disability or illness.

3 types of living benefits products available:

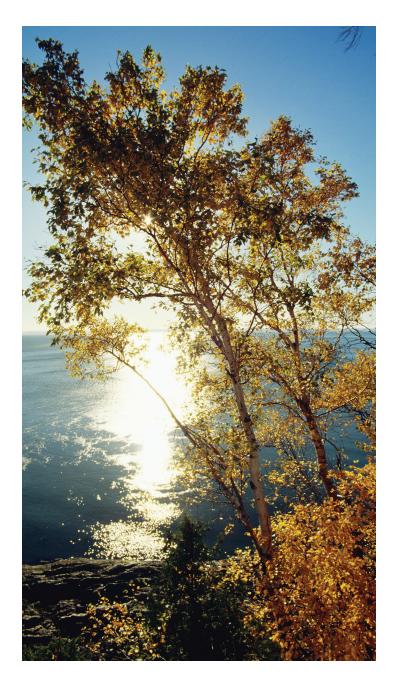
- > **Disability Insurance** replaces income in the event of sickness or disability
- > Critical Illness Insurance coverage that pays a lump sum, that allows you to focus on what will be important to you – a return to health and well-being, without worrying about finances.
- > Long Term Care Insurance coverage that provides a regular source of funds to pay for long term care, relieving the burden and financial uncertainty and providing options and flexibility for choice and location of care whether in a long term care facility and/or at home.

Canada's top product solutions

There are a number of insurance companies operating in Canada. To ensure you are offered the most competitive and comprehensive insurance products, we are able to provide you with access to our approved, industry leading insurance companies.

WE CAN HELP MAKE A DIFFERENCE

Whether your insurance needs are simple or complex, there is a solution for you. We will analyze your situation, determine your needs and implement a strategy that will help to either protect or grow your assets. But no matter what your needs are, the solution will always be geared toward achieving one distinct goal: enhancing your wealth.



> To learn more, contact us today.



RBC Wealth Management

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