



Wealth Management
Dominion Securities

Cascading Life Insurance: Building and protecting your family's wealth across generations

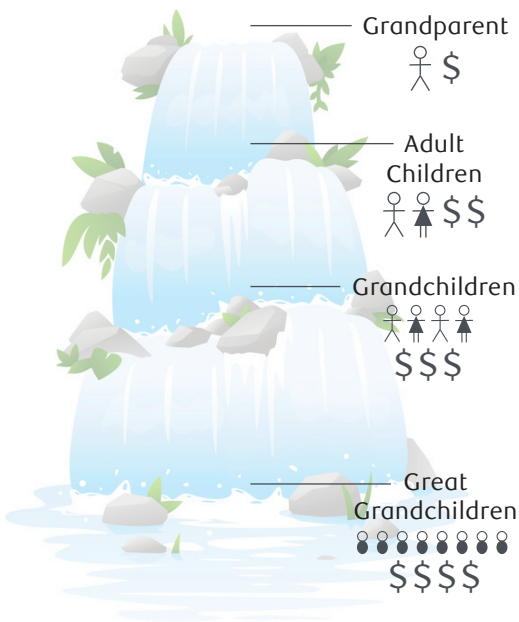


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**Cascading Life Insurance creates
a generational waterfall of wealth**



How can you ensure your child will have access to funds for their education, or their first down payment? How can you help them have access to tax free income in retirement, or leave a tax-free legacy for their children?

Cascading Life Insurance is a wealth building tool families use to ensure that their wealth continues to grow free of tax and stock market risk. This tool also provides the owner with use and control of funds, if and when needed.

If you could ensure your child would become a millionaire by their retirement:

- What would that look like?
- How reassuring would it be to know they could access the funds to start a business or provide for their family?
- How would you enjoy growing intergenerational wealth through uninterrupted compounding in a tax-exempt account?

Building wealth with full access and control to achieve ultimate financial flexibility

Build a real, protected, cash-flowing asset that you won't lose to taxes, the stock market, political turmoil, or government intervention. Enjoy guarantees that protect your capital and the advantage of a powerful savings vehicle for you and your child or grandchild to fund education, secure retirement, purchase vehicles throughout life, buy a home or even start a business.

Build a seven-figure retirement account

This is possible using dividend paying whole-life insurance, with deposits only until the insured reaches age 20. Profit from a longstanding system of storing, and growing wealth that has been available in Canada since 1848.

Enjoy stability in uncertain times

Now more than ever, we need alternate solutions to protect our assets from tax and stock market volatility. Cash values are vested, meaning the guaranteed amounts never decrease.

Implement the Cascading Life Insurance strategy and build a strong foundation for the future

- Guaranteed premiums
- Guaranteed cash values
- Guaranteed death benefit

RBC Dominion Securities Inc.

Make a difference in a big way

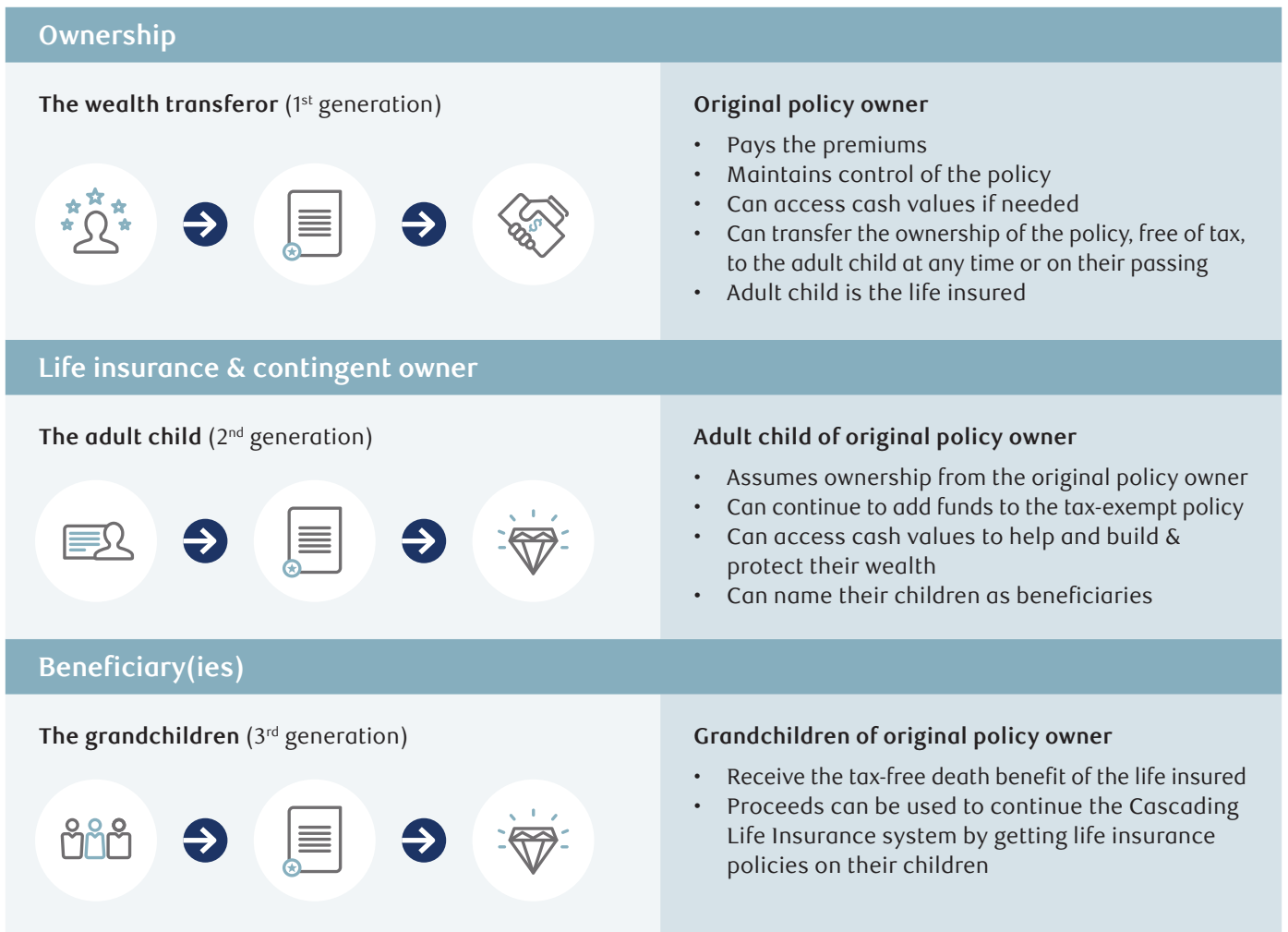
Because of the actions you take and the future you create by design, know your children and grandchildren will be able to pursue their passions or even give to a worthy cause.

Every day we all get closer to the day when we are no longer insurable.

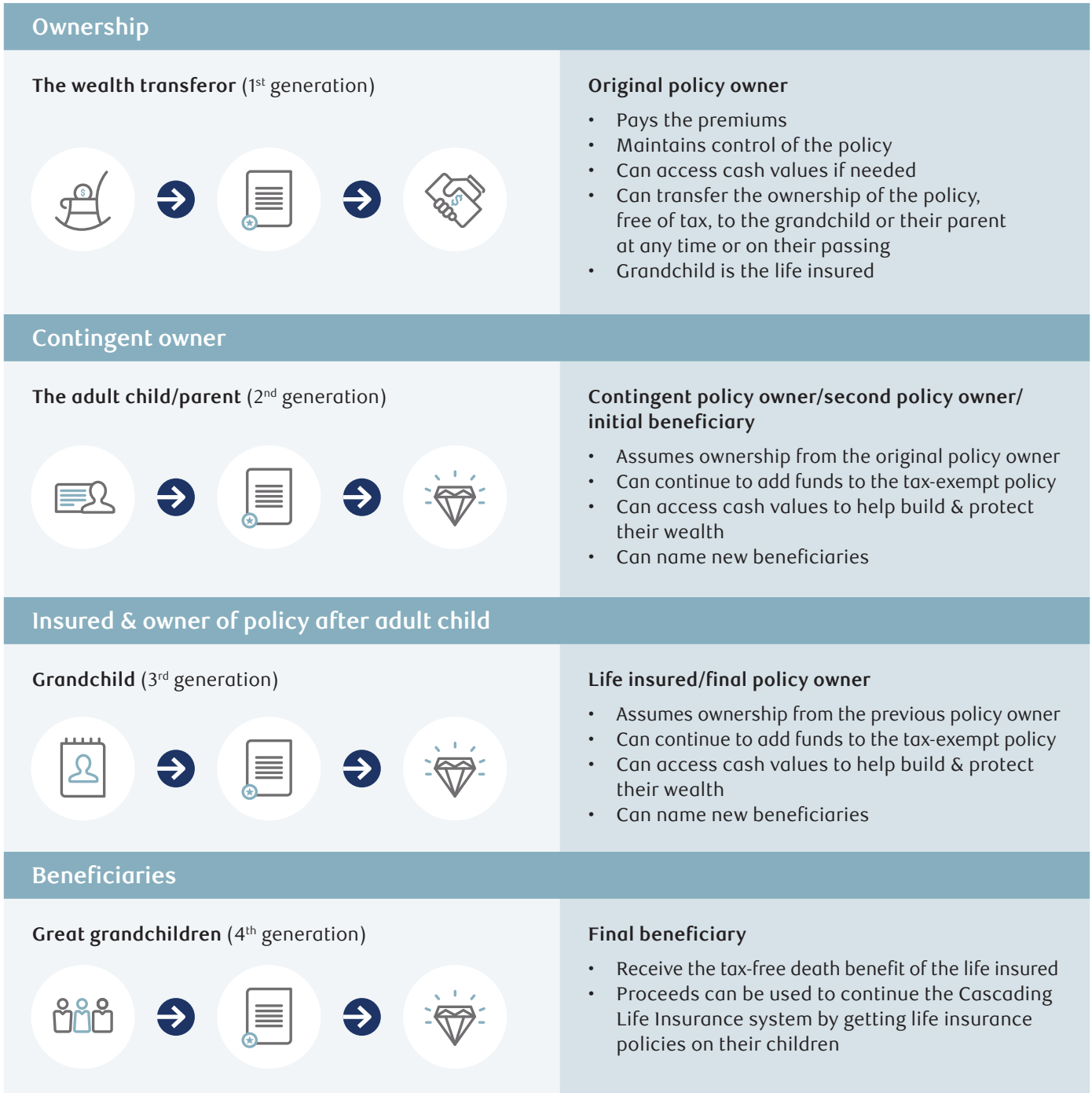
Protecting the insurability of our children and grandchildren can be a helpful gift and valuable wealth building tool that can affect three to four generations in meaningful ways.

Let's review an example of a parent getting a life insurance policy on the life of their adult child.

The chart below shows how the Cascading Life Insurance Strategy impacts and helps three generations!



The chart below shows how the Cascading Life Insurance Strategy impacts and helps four generations!



Death and taxes are the only two certainties in life – what are you doing to plan for them?

The perfect place to store and grow windfalls of money

This is a great place to store and grow capital from bonuses or inheritances, the sale of a property, or even a tax refund.

Below we compare two options to grow wealth for your child or grandchild: Cascading Life Insurance and the RESP.

Comparing Cascading Life Insurance and the RESP

Features	Cascading Life Insurance	RESP
Creditor protection for the entire amount of the plan.	✓	✓
You can make deposits even without earned income.	✓	✓
Grant money from the government that are taxable on withdrawals.	✗	✓
You can start contributions as early as 15 days old and continue for life	✓	✗
Your cash value can never go down. Each year amounts are vested or locked in.	✓	✗
Cash values are insulated from market swings or interest fluctuations.	✓	✗
The owner is in control of the plan.	✓	✗
Cash values may be accessed at any time for any reason without penalty.	✓	✗
On the passing of the insured, a tax-free benefit is paid out.	✓	✗

Contact us today to book your child or grandchild’s insurability and implement the Cascading Life Insurance Strategy.



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