

Find out how permanent life insurance can give you cash for emergencies



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You might be surprised what you find inside a life insurance policy

Access to cash



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Sometimes life insurance can be a better source of cash than traditional investments

The primary purpose of life insurance is protection in the event of death — not to give you a pot of money you can draw on for emergencies.

Nevertheless, many permanent life insurance policies accumulate cash value. This grows inside the policy on a tax-advantaged basis. You can access this cash value during your lifetime.

For example, if you needed cash today for your family or business, you might not want to sell off your traditional investments. You might be much better off accessing the cash value inside your permanent life insurance policy.

This alternative source of cash gives you more options, so you don't depend on traditional investments alone.

You might be surprised what your cash value can do

- Help your family through financial or medical emergencies.
- Supplement your retirement income.
- Help fund your children's and grandchildren's education, possibly supplementing their RESPs.
- Provide money to keep your business going, in case banks are reluctant to lend.
- Pay your life insurance premiums, giving you a premium vacation at a time you may need one.
- Pay for home renovations.
- What else would you use it for? _____

Talk with us

- **If you have permanent cash-value life insurance** – We can help you decide when and how to access its cash value. There are different ways to access the cash value, with different tax implications.
- **If you don't have permanent cash-value life insurance** – We can help you select a policy that not only protects your family, but may also provide an alternative source of cash for when you need it.