

Get the coverage you need and a greater potential for growth

Thanks to universal life (UL) insurance, you can enjoy the flexibility of tax-exempt coverage that is part of your financial and estate plan. Now, with Standard Life's latest improvement to its Perspecta UL policy, you can take advantage of greater opportunities.

Perspecta Universal Life Insurance provides the protection you need and, if you:

- Own a business; or
 - Have a significant amount of discretionary income and liquid assets,
- you can now explore the latest option available to you with this policy.

The **Perspecta Investment Loan Program*** gives you access to your policy's cash value as early as in the first year. These borrowed funds can be used to invest in your business or your personal portfolio.

Bottom line: This new program gives you the ability to decide how to invest and ultimately increase your wealth.

To access the policy's cash value and take full advantage of this program, there are certain minimum deposit requirements to consider:

- Single deposit of at least \$150,000, or
- Annual deposits of at least \$50,000 per year for a minimum of 3 years.

Other than the usual underwriting requirements for Perspecta, nothing further is required.

You've worked hard to build your assets and this option is available to you to help them grow or to help your business grow. Now, thanks to the Perspecta Investment Loan Program, you can get the insurance coverage you need through a UL policy and use it to increase your wealth – while still maintaining control of your investment.

Speak to your advisor today about Standard Life's Perspecta UL coverage and how you can benefit from this financial planning strategy.

*Available at policy issue.