

This information should not be construed as, or substituted for, legal and accounting advice; we do not provide legal or accounting advice.

Any taxpayer considering an insurance plan, should consult with their accounting and legal advisors to provide information regarding tax and legal considerations, consequences, and options, along with any other relevant parties or advisors; every implementation is specific to a unique group of facts and circumstances which need to be considered prior to.

All assumptions will change over time, are hypothetical by nature, and should be discussed in that context. Interest rate assumptions do not guarantee future performance. Loans and additional collateral are subject to the lender's approval and terms.

The tax considerations and treatment in this plan is based on current tax law found in the Canada's Income Tax Act. Law changes over time, and the tax laws related to this plan could change; the tax treatment of illustrated values in this plan can not be guaranteed.

If there is any discrepancy between any illustration provided and the policy contract, the contract governs.

The Policy Owner is entitled to a ten-day "free look" period after acceptance of a life insurance policy. If the Policy owner is not satisfied for any reason what-so-ever they can return the policy to the insurance company for a full refund of all premiums paid.

Errors & Omissions Excepted.