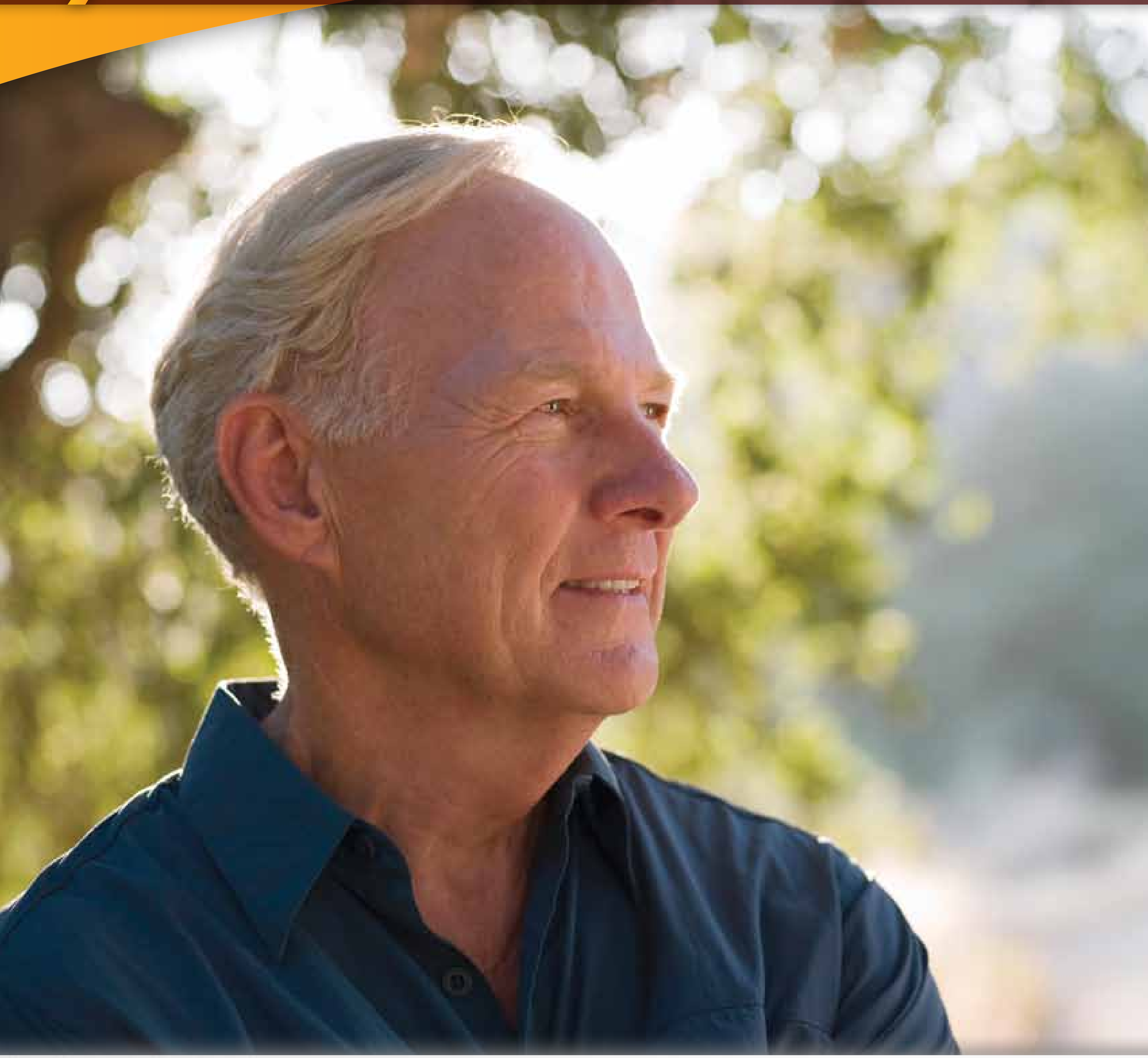
Can I pay less and **leave more?**

Consider **Estate Bonds**



*Protecting, preserving & **increasing** your wealth*

Your Situation

You have accumulated surplus cash which you have invested in GICs or other taxable investments. You do not have a need for the investment income from these funds to supplement your personal income. These funds have been earmarked for your loved ones or favourite charity.

You are frustrated by the fact that you are losing a large portion of the investment income being generated to income tax. You want a financial planning strategy that will increase the funds available when you die.

Is There a Better Option?

A financial planning strategy called the Estate Bond can multiply the after-tax dollars received by your loved ones two, three and sometimes four or five times so that you can provide a larger legacy to those you care about most.

How Does an Estate Bond Work?

You start by replacing the taxable investments you currently hold with a tax exempt life insurance policy. You are the owner and the beneficiary of the life insurance plan. When you die your loved ones or a charity receive the proceeds of the policy tax free. The Estate Bond, allows you to move investment dollars from a tax-exposed environment to a tax-deferred one, maximizing the amount that is available to your estate. Utilizing the Estate Bond financial planning strategy, you not only increase the size of your estate for your loved ones, you also reduce the amount of tax you pay.

Utilizing the **Estate Bond financial planning strategy**, you not only increase the size of your estate, you also **reduce the amount of tax you pay.**

Estate Bond Example

Personal Information	**Male, 60, non-smoker**
Interest rate	4.00%
Initial death benefit	$500,000
Deposits	$30,000 x 15 years
Personal Marginal Tax Rate	39.00%*
Assumed Life Expectancy	Age 83

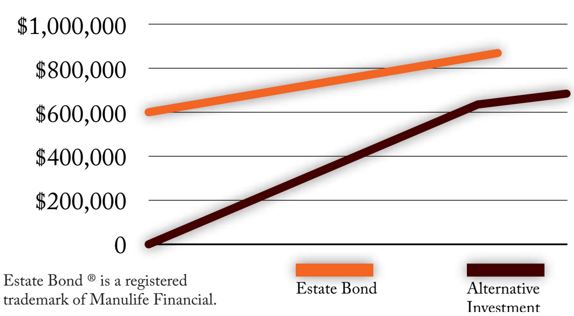
*Based on 2011 combined Federal and Alberta top marginal tax rates.

Estate Bond vs The Alternative Investment

Insured Solution				Alternative Investment	
Annual Deposit	**Net Estate Value**	**Year**	**Age**	**Annual Deposit**	**Net Estate Value**
$30,000	$ 519,926	1	61	$30,000	$30,732
$30,000	$739,229	10	70	$30,000	$343, 356
$0	$927,737	20	80	$0	$618,971
$0	**$947,900**	**23**	**83 LE***	**$0**	**$665,394**

*Life Expectancy

Net Estate Values



Estate Bond ® is a registered trademark of Manulife Financial.

Why an Estate Bond?

- Life insurance protection that increases the size of your estate for your loved ones or a favorite charity.
- Cash value grows on a tax deferred basis and could increase the insurance benefits payable at death.
- Reduces taxes payable while you're alive.
- May reduce estate settlement costs.
- Potential creditor protection.

Personal Estate Bond

Life Insurance → Death Benefit →

Loved Ones

Moving personal investment dollars from a tax-exposed environment to a tax sheltered environment.

This article is provided with the understanding that it does not render legal, accounting, or other professional advice; readers are advised to seek professional counsel before making any decisions.

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