



A proper financial plan can mean the difference between leaving loved ones well-positioned financially, or leaving them to cope with debts and inadequate income. Life insurance can help:

- pay final expenses
- provide income for your family
- ensure your family has the resources to maintain a comfortable standard of living
- leave a legacy to your favourite charity

Term insurance is well suited to meet high, short term protection needs for the lowest initial cost.

Permanent Insurance can protect you for your lifetime. There are two types of permanent life insurance - participating life insurance and universal life insurance.