

Whole Life Insurance: The Premier Strategy for Building Intergenerational Wealth in Canada



Pass down real, lasting wealth — not just good intentions. Whole life insurance makes it possible.

Most Canadians think about leaving an inheritance — but few have a guaranteed, tax-efficient plan to do it. Personally-owned whole life insurance is uniquely designed to grow wealth across generations: it builds cash value tax-sheltered inside your policy, pays out a guaranteed death benefit to your heirs tax-free, and can fund your grandchildren's education, business start-ups, or a family legacy fund. It is not just insurance — it is a multi-generational financial foundation.

1 TAX-FREE WEALTH TRANSFER

Your death benefit passes to your beneficiaries completely tax-free — no probate, no estate tax erosion. A \$500K policy stays \$500K.

2 TAX-FREE CASH VALUE GROWTH

Every premium builds cash value that grows completely tax-free inside your policy — accessible during your lifetime for any purpose: tuition, business, or retirement income.

3 DIVIDEND GROWTH

Participating whole life policies earn annual dividends from the insurer's profits, accelerating your policy's growth and death benefit over time.

4 MULTI-GENERATION STRATEGY

You can gift a policy to a child or grandchild, building their wealth from day one. Premiums paid now become a foundation they'll hold for life.

HOW WHOLE LIFE BUILDS ACROSS GENERATIONS

YOU	YOUR CHILDREN	GRANDCHILDREN	LEGACY FUND
The Policy Owner Buy the policy. Lock in low rates. Cash value grows.	Next Generation Named as beneficiaries or own their own policy funded by you.	Future Generation Inherit tax-free wealth or receive a policy gifted in childhood.	In Perpetuity Estate planning, family trusts, or charitable giving.

WHOLE LIFE WORKS FOR EVERY GENERATION

● THE POLICY OWNER

Builds tax-free cash value to access anytime. Lifetime coverage guarantees a legacy no matter what.

● YOUR CHILDREN

Named beneficiaries receive the death benefit tax-free — funds their future without probate delays.

● YOUR GRANDCHILDREN

A policy gifted in childhood grows for decades, giving them a head start no savings account can match.

WHY WHOLE LIFE — NOT TERM — FOR LEGACY PLANNING

● PERMANENT

Term insurance expires. Whole life is guaranteed to age 100+ — your estate always receives the benefit, no matter when you pass.

● CREDITOR PROTECTED

In most provinces, life insurance proceeds with a named beneficiary are protected from creditors — preserving the estate for your family.

● FORCED WEALTH BUILDING

Unlike investments that can be liquidated on impulse, whole life premiums systematically build guaranteed cash value with every payment.