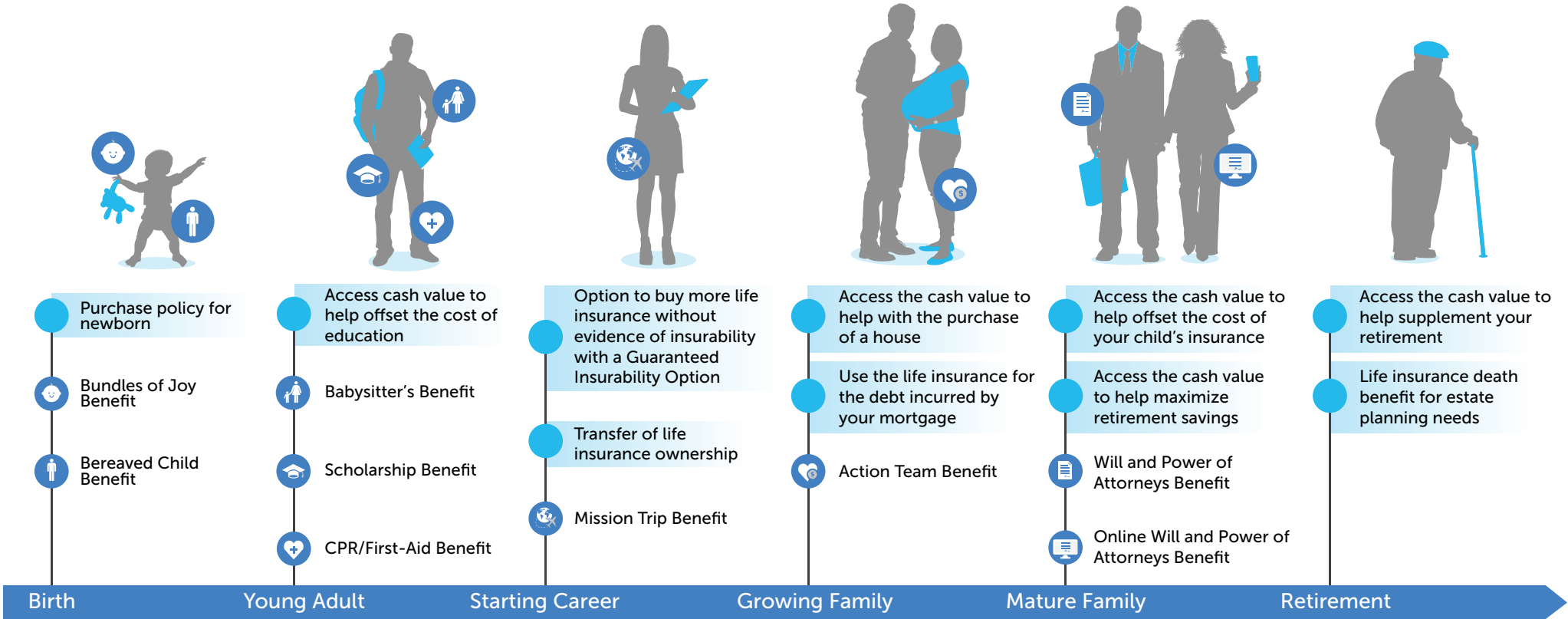


Bringing Your Life Insurance Policy to Life

When you partner with Serenia Life Financial for your life insurance needs, you partner with a strong financial services organization whose roots in Canada go back nearly a century. Not only that, but a Serenia Life insurance policy includes unique benefits that help members support their family and the causes they care about. Plus, our participating whole life product includes access to cash value that can be available when families needs it most – to help cover post-secondary education, a wedding, a down payment, and more.



At Serenia Life Financial, we're here for you every step of the way.

"Serenia Life Financial" is an alternate business name used by FaithLife Financial. All benefits are provided, and all policies are underwritten, by FaithLife Financial.



5 Reasons Why Life Insurance for Children Is a Wise Choice

Purchasing life insurance for your little ones today is a solid plan for their tomorrow. Not to mention it's a unique gift, and an easy and affordable way to help set kids up financially – plus, it shows you care. Read on for five reasons why life insurance is the gift that keeps on giving...

1. IT'S AN AFFORDABLE CHOICE FOR YOU – AND THEM.

Simply put, purchasing life insurance for a child typically costs less – and ensures they have coverage as an adult regardless of how their health might change. The best part? Payments remain the same throughout their lifetime.

2. AS THEY GROW, SO DOES THE VALUE OF THEIR POLICY.

A participating whole life policy combines life insurance with a guaranteed tax-advantaged **cash value**¹ (a.k.a., an “emergency fund”) and **dividends**² (a.k.a., a return on your investment that also has the potential to result in significant growth). Now that’s value!

3. IT'S ONE OF THE FEW PRODUCTS IN LIFE THAT COMES WITH A LIFETIME GUARANTEE.

With guaranteed payments, a guaranteed cash value, and a

guaranteed death benefit, there really are no surprises when it comes to your child’s life insurance policy.

4. YOUNG AND HEALTHY? IT'S QUICK & EASY TO QUALIFY.

Life insurance becomes more difficult to obtain the older we get due to age-related health diagnoses, high-risk occupations, or participation in hazardous activities or extreme sports. With that in mind, this is one purchase you don’t want to delay.

5. IT'S A UNIQUE GIFT FOR THEIR TOMORROW.

Access to a cash value when they’re older means your children will have help when it comes to paying for their first car, tuition fees, a wedding, or a down payment on a home. We promise, they’ll thank you when they’re older.

Reach out for a FREE Needs Analysis, and a Serenia Life Financial advisor will be in touch to speak with you about insurance solutions that are right for the little ones in your life.

SereniaLife.ca/ContactUs

1. Cash value may be accessed by a withdrawal, policy loan, or surrender. Taxation may apply and a tax slip will be issued as appropriate.

2. Dividends are not guaranteed and will vary upward or downward based on investment return, mortality, lapses, expenses, and other scenarios.

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