



WEALTH & ESTATE PLANNING

ENJOY THE PEACE OF MIND SOLID FINANCIAL PLANNING CAN BRING

Invest, save and insure your future today.

Why it's Important to Your Business

Everyone knows the importance of planning for retirement as well as for the unexpected, but as a business owner you also have other things to consider. Do you have a succession plan for your business? What would happen if tragedy struck a key member of your team?

OnePlace For Business™ offers wealth and estate planning products designed specifically with business owners in mind. Our advisors can help you protect your business, your family and your lifestyle with insurance solutions customized to where you are in life and unique to your professional needs.

Features and Options

Achieve your financial goals and ensure your business has a secure transition plan for the future. Talk to your Co-operators financial advisor about these and other affordable life and wealth solutions:

- **Collateral/Debt Insurance:** Personal life insurance provides better company debt protection than standard creditor insurance from a bank or other lender.
- **Investment Planning:** Versatile Portfolios® let you choose from a variety of convenient saving plans and retirement income options. Find out how investing with your business in mind can potentially prevent creditors from seizing or accessing personal assets in the event of business bankruptcy or litigation.
- **Key Person Coverage:** The death or disability of a key person can be disastrous if that person is not properly insured. Provide your business with the financial means to carry on.
- **Disability and Critical Illness:** You and your earning potential are the most important asset to your business and family's financial strength. Disability and critical illness products are designed to help maintain your standard of living in a time of a crisis.
- **Buy-Sell Agreement:** Learn how life insurance can be used to cost-effectively fund buy/sell agreements that have already been (or will be) drawn up.

OnePlace for Business™

The Co-operators has been serving the insurance and financial needs of Canadian businesses for over 65 years. We understand the value of having one place to find the products, services and information that matter most to you. Talk to us today to see why we are a better place for **your business**.

For more information, please contact your local Co-operators financial advisor or visit www.oneplaceforbusiness.ca.