

Insurance

Life insurance can play a very important role in your financial plan and can give you peace of mind knowing you have provided for the well-being of your family.

Generally, life insurance guarantees the payment of a pre-specified amount of money upon your death, paid tax-free to the beneficiaries chosen by you. Proceeds from a life insurance policy bypass your estate and are paid directly to your beneficiaries. This not only provides a faster and more efficient settlement for your beneficiaries, it also means there are no probate, legal or executor fees levied on these assets.

By integrating life insurance into your financial plan, you can choose a customized policy that offers growth opportunities and attractive tax advantages, benefits that are passed on to your beneficiaries.

Insurance services are available through CIBC Wood Gundy Financial Services Inc. In Quebec, insurance services are available through CIBC Wood Gundy Financial Services (Quebec) Inc.

