

Preparing for the unexpected: Life and legacy

Edward Jones® Edward Jones Insurance Agency (Québec) Inc.

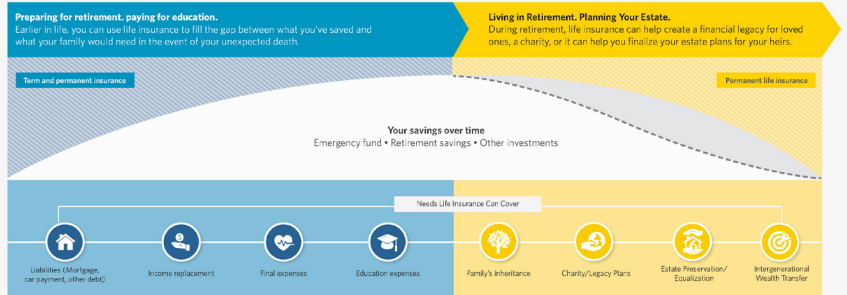
Preparing for the unexpected: Life and legacy

INS-9971-C-NS-QCE EXP 30 AUG 2025 © 2024 EDWARD D. JONES & CO., L.P. ALL RIGHTS RESERVED. AICP#0



Life & legacy needs

Life insurance needs change over time.

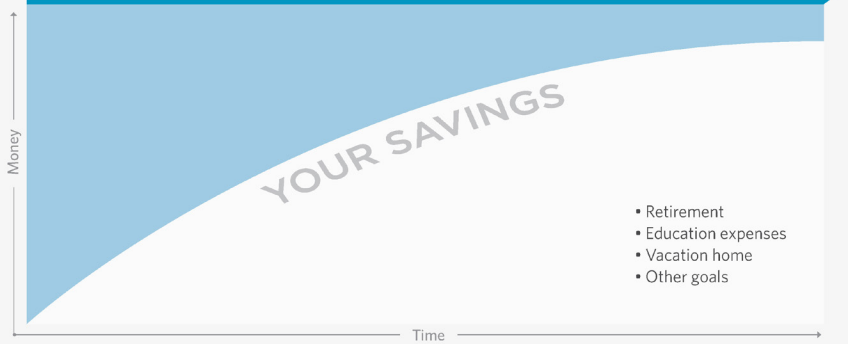


Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult an accountant or lawyer for professional advice regarding your specific situation. Insurance and annuities are offered by Edward Jones Insurance Agency (except in Québec). In Québec, insurance and annuities are offered by Edward Jones Insurance Agency (Québec) Inc.

Preparing for the unexpected: Life and legacy

Earning years

Earlier in life, your focus is typically on saving for long-term goals:



- Retirement
- Education expenses
- Vacation home
- Other goals

Providing for your family

Term or permanent life insurance can provide for your family's immediate and ongoing needs if something were to unexpectedly happen to you.



Preparing for the unexpected: Life and legacy



Life insurance could pay for:

Liabilities

- Your mortgage, car loans and student loans
- Credit card debt or any other debt you might have



Life insurance could pay for:

Income replacement

- Replace your future salary
- Cover ongoing living expenses, savings needs and an emergency fund

Preparing for the unexpected: Life and legacy



Life insurance could pay for:

Final expenses

- Funeral and burial costs
- Short-term expenses for your family



Life insurance could pay for:

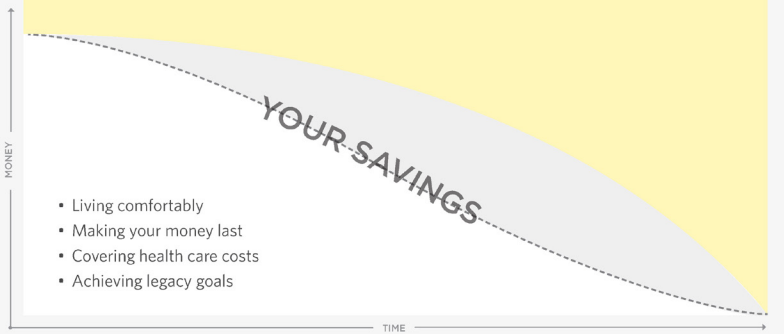
Education expenses

- Current education needs (private school, college tuition)
- Future education needs for children or grandchildren

Preparing for the unexpected: Life and legacy

Living in retirement

During retirement, or when you start to live off your savings, your focus will shift to:





Creating your legacy

Permanent life insurance can help you create a legacy for loved ones, a charity, or help you provide liquidity to your estate to pay off debt, offset taxes, or equalize estate for beneficiaries

Preparing for the unexpected: Life and legacy



Permanent insurance could cover:

Family's inheritance

- Ensure your heirs receive the amount you intend
- Increase the amount you leave to your heirs



Permanent insurance could cover:

Charity/ Legacy plans

- Leave a specific dollar amount to charity
- Increase the amount of your gift
- Create a legacy plan for loved ones

Preparing for the unexpected: Life and legacy



Permanent insurance could cover:

Estate Preservation /Equalization

- Preserve your assets



Permanent insurance could cover:

Intergeneration wealth transfer

- Pay ongoing costs for a business, farmland or real estate
- Provide liquidity to transition a business
- Provide ongoing care for a loved one

Preparing for the unexpected: Life and legacy

Getting started

- Understand what's important to our client
- Use an established process to create personalized strategies
- Partner throughout life to help keep them on track.



A team approach

Key members of your team

1. Your Edward Jones branch team
 - Financial Security Advisor
 - Branch Office Administrator
2. Your Edward Jones home office team
 - Research Strategists and Analysts
 - Client Consultation Group
 - Senior Insurance Specialist Team
3. Your legal and tax professionals
 - Accountant
 - Attorney







Edward Jones, its employees and financial advisors are not registered and cannot provide any financial advice. Clients should consult their financial advisors for more information regarding their situation.

Preparing for the unexpected: Life and legacy

Questions
&
Answers

Edward Jones® Edward Jones Insurance Agency (Québec) Inc.

Let's connect!

	Email me directly if you have additional questions		Call my office
	Complete the My Priorities Quiz and bring it to your next appointment		How did I do? Complete the seminar evaluation

Preparing for the unexpected: Life and legacy

Edward Jones

Edward Jones Insurance Agency (Québec) Inc.

Thank You

Edward Jones, its employees and advisors are not estate planners and cannot provide tax or legal advice. You should contact an accountant or lawyer for professional advice regarding your specific situation.

Insurance and annuities are offered by Edward Jones Insurance Agency (except in Quebec). In Quebec insurance and annuities are offered by Edward Jones Insurance Agency (Quebec) Inc.

In Quebec, our advisors are known as financial security advisors. Outside of Quebec, our advisors are known as financial advisors.
