



MEGALiving
INSURANCE STRATEGIES

KAREN PEZDERIC
Making life work for you.

***EQUITABLE WEALTH
ACCUMULATOR:***

***An Appreciating Asset for
Children***

***“The LIFETIME WEALTH TOOL
they never teach in school”***

I help two kinds of parents...

Those who **NEED** help but see this tool as an **EXPENSE**.



Those who **WANT** to use this tool and know it is an **ASSET**.



How does this Lifetime Health & Wealth Tool work?



 Equitable Life of Canada*

\$100,000
Participating
Life Insurance



\$150/month For only 20 years



- INDEPENDENCE FOR KIDS & PARENTS
- GUARANTEED CASH VALUE THEY (& you!) CAN LEVERAGE
- GUARANTEED TAX FREE DEATH BENEFIT
- GUARANTEED LIFETIME INSURABILITY
- TAX ADVANTAGED GROWTH FOR 100+ YEARS
- APPRECIATING ASSET BOUGHT AT A DISCOUNT
- FINANCIAL LITERACY & CONTROL
- NEVER LOSE A DOLLAR THAT YOU PUT IN



WEALTH = FREEDOM!!!



Dividend paid every year since 1936 inception
25 Year Average Dividend Rate 8.2%
Current 2023 Dividend Rate is 6.25%
Teach them how to become their own bank

Age 16



Maybe they need to buy a car?

Guaranteed CSV \$8400 OR at
Today's Dividend Rate of 6.05%
\$26,072
DEATH BENEFIT \$209,964

Age 20



Maybe they want to go to university or start a business.

Guaranteed CSV \$14,000 OR at
Today's Dividend Rate of 6.05%
\$40,630
DEATH BENEFIT \$267,482
AND NO MORE POLICY PAYMENTS!!!

Age 30



Maybe they need help buying their first home or starting a family?

Guaranteed CSV \$20,300 OR at
Today's Dividend Rate of 6.05%
\$69,629
DEATH BENEFIT \$365,210

How can kids use the CSV?

Any way they want. And you can use it too.

Age 40



Maybe a rental house for passive income or any other kind of investment they want?

Guaranteed CSV \$27,600 OR at
Today's Dividend Rate of 6.05%

\$119,656

DEATH BENEFIT \$462,424

Age 65



Maybe they need to supplement their retirement income or help their children?

Guaranteed CSV \$56,900 OR at
Today's Dividend Rate of 6.05%

\$423,658

DEATH BENEFIT \$775,430

Age 85



They can help grandkids and feel financially secure no matter how long they live.

Guaranteed CSV \$82,500 OR at
Today's Dividend Rate of 6.05%

\$1,018,315

DEATH BENEFIT \$1,203,555

REMEMBER: NO PREMIUMS HAVE BEEN PAID FOR 65 YEARS!!

Would you rather give your child/grandchild a plastic toy or a lifetime of wealth?





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Canadian company which has paid a dividend **every** year on its PAR account since inception in 1936
30 Year Average Dividend Rate is 8.02%
Current guaranteed 2022 Dividend Rate is 6.05%

Wealth strategist to the affluent market.
Teaching kids how to become their own bank.
Financial freedom and literacy for your kids AND for you.
We will show you all the downside risks as well as the upside benefits.
As the owner of the policy, the parent can also use the cash value.

Book your complementary consult to learn more.

Mission Statement: Making life work for you.

<https://megaliving.ca/>

Dividend Scale Interest Rate

30-year historical performance

The dividend scale interest rate reflects the investment performance of the participating account which is smoothed to reduce volatility. The dividend scale interest rate is just one factor used to determine the dividends paid in a participating policy. Other factors include mortality, expense, lapse, claims experience, taxes, and other experience of the participating block of policies. The dividend scale interest rate does not include policy loans. Dividends are paid at the sole discretion of the Board of Directors. This chart shows Equitable Life's dividend scale interest rate over 30 years compared to other well-known economic indicators.

Year	Equitable Life dividend scale interest rate	S&P/TSX total return Index	Government of Canada 5 to 10 Year Bonds	5-year GIC	Consumer price Index
1992	10.70%	-1.43%	8.16%	7.80%	2.10%
1993	10.70%	32.53%	7.24%	6.40%	1.70%
1994	10.20%	-0.18%	8.26%	7.40%	0.20%
1995	10.20%	14.53%	7.93%	7.10%	1.80%
1996	9.60%	28.35%	6.80%	5.60%	2.20%
1997	10.00%	14.98%	5.87%	4.70%	0.80%
1998	9.10%	-1.58%	5.26%	4.40%	1.00%
1999	8.80%	31.71%	5.56%	4.80%	2.60%
2000	8.80%	7.41%	5.96%	5.30%	3.20%
2001	8.80%	-12.57%	5.32%	4.00%	0.70%
2002	8.80%	-12.44%	5.08%	3.90%	3.80%
2003	8.40%	26.72%	4.54%	3.10%	2.10%
2004	8.20%	14.48%	4.34%	2.90%	2.10%
2005	8.20%	24.13%	3.89%	2.70%	2.10%
2006	7.90%	17.26%	4.18%	3.20%	1.70%
2007	7.90%	9.83%	4.25%	3.30%	2.40%
2008	7.90%	-33.00%	3.36%	3.01%	1.20%
2009	7.40%	35.05%	2.84%	1.95%	1.30%
2010	7.10%	17.61%	2.88%	2.00%	2.40%
2011	7.10%	-8.71%	2.47%	1.87%	2.30%
2012	6.80%	7.19%	1.63%	1.63%	0.80%
2013	6.80%	12.99%	1.99%	1.63%	1.20%
2014	6.80%	10.55%	1.86%	1.92%	1.50%
2015	6.80%	-8.32%	1.19%	1.47%	1.60%
2016	6.50%	21.08%	1.02%	1.41%	1.50%
2017	6.50%	9.10%	1.61%	1.39%	1.90%
2018	6.35%	-8.89%	2.22%	1.69%	2.00%
2019	6.20%	22.90%	1.53%	2.08%	2.20%
2020	6.20%	5.60%	0.65%	1.28%	0.70%
2021	6.05%	25.09%	1.27%	0.99%	4.80%
Average annualized returns					
1 Year	6.03%	25.09%	1.27%	0.99%	4.80%
10 Years	6.50%	9.14%	1.50%	1.55%	1.81%
20 Years	7.19%	8.08%	2.63%	2.17%	1.98%
30 Years	8.02%	8.84%	3.95%	3.35%	1.86%
Standard deviation over 30 years	1.44%	16.01%	2.31%	1.98%	0.95%

Data as of December 31 each year. Dividend scale interest rate is set as of July 1 of each year. Average returns are calculated using a geometric mean.

Notes:

- Dividends are not guaranteed and are paid at the sole discretion of the Board of Directors. Dividends may be subject to taxation. Dividends will vary based on the actual investment returns and experience in the participating account and the participating block of policies. Improvements in some of the components can help offset declines in other components. For example, improvements in mortality can help offset the impact of declining interest rates on investment performance.
- Past performance is not indicative of future performance.
- Information Sources: Equitable Life of Canada; Statistics Canada; Bank of Canada.

Why chase interest % rates in taxable investments when PAR Life provides almost the same long term performance without any stress, volatility, risk or TAX?

Buying PAR is like buying an Appreciating Asset at a Discount. Cost stays the same while Value goes up.

30 Year proven history: Less than 1% difference compared to the S&P or TSX markets.

Unlike traditional investments, PAR can be used as a collateral asset you can borrow against to multi-purpose your money for other purchases and investments.

PAR is a hedge against inflation.

It can be a place to store and grow your cash tax free while you wait for other investment “opportunities.”

A source of quick liquid cash when you need it.

I help teach your kids the things they never learned about money in school.



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