

CASH SURRENDER VALUE (CSV) LINE OF CREDIT

Life Insurance - A flexible financial planning tool

At National Bank, we're bringing innovative and practical solutions by supporting our advisors and clients at every stage of their lives. Life insurance policies with a cash value component, can be a flexible financial planning solution if your clients are interested to access cash value directly from their policy to realize their financial goals and ideas.

With a National Bank CSV Line of Credit^{1,2}, your clients can leverage against their Whole Life or Universal Life policy for use in various needs. It is ideal for expanding investment opportunities, have an additional source of retirement income, and can be an excellent means of deferring tax on the interest earned.

Approved manufacturers/insurance companies

(from whom policies can be taken as collateral)

- > Canada Life
- > BMO Life Insurance
- > Empire Life
- > Equitable Life
- > Great West
- > Industrial Alliance
- > Ivari
- > London Life
- > Manulife
- > RBC Insurance
- > SSQ Life Insurance
- > Sun Life

Accessing cash value directly

Both individuals and businesses can take advantage of a permanent life insurance policy.

The maximum amount that can be borrowed is based on a specified percentage of the CSV, depending on the investment options chosen by the policy owner. In most cases, the more conservative the investments, the higher the borrowing limit³.

Advantages of our leveraging solutions



Make dreams a reality

Help clients discover the world their way, with greater financial flexibility to enjoy the lifestyle they want for themselves. Having access to money permits them to seize those opportunities of what life has to offer.



Planning for retirement

Prepare your clients for a world of possibilities and say hello to new beginnings that await them. To help achieve their retirement goals more easily, supplementing income and leveraging their policy as a flexible financial planning tool can help.



Maximize your client's wealth

Take advantage of opportunities to help your clients build wealth faster to reach their financial goals. Implement wealth building strategies to set them on track to achieve financial goals and get the most out of their assets.



Help grow their business

Your clients are owners of a corporation or small business? They can benefit from accessing capital to enhance opportunity for growth. Assisting in taking their business to another level with a flexible financing option.



Plan for unexpected expenses

It can be difficult for clients to ensure that sufficient funds are always available at a moment's notice. Using a CSV Line of Credit as a financing solution to access equity at anytime can help take the worry out of unanticipated expenses.

Advisor Banking Services distinction

We develop business partnerships and expand the advisor's reach by leveraging a full suite of banking solutions that meet the needs of clients as well as investment and insurance advisors. We've got the right options to create a positive impact in your clients' lives to help them achieve their goals.

Ready to apply?



Talk to your Regional Sales Manager or Advisor Banking representative and learn more about the CSV Line of Credit solution.

📞 Contact us at **1-800-901-0172**

1 Subject to credit approval by National Bank of Canada. Certain conditions apply.

2 Subject to change without notice.

3 Certain conditions apply. May be subject to applicable fees.