

BENEFITS OF SEGREGATED FUNDS



WHAT IS A SEGREGATED FUND?

A Segregated Fund is a professionally managed investment accessible only through Life Insurance companies. These funds pool money from many investors to purchase stocks, bonds, and other securities. Unlike mutual funds, a segregated fund can protect much or even all of the investors' original investments by offering specific guarantees that shield the funds invested against market downturns.

COMPARING SEGREGATED FUNDS TO MUTUAL FUNDS

KEY FEATURES	SEGREGATED FUNDS	MUTUAL FUNDS
 Grow your money with diversification	✓	✓
 Liquid - easy access to money	✓	✓
 Potential Creditor protection for registered accounts	✓	✓
 Potential Creditor protection for non-registered accounts	✓	✗
 Ability to lock in gains using resets	✓	✗
 Full or partial guarantee of principal at maturity or death	✓	✗

ESTATE PLANNING BENEFITS

 **Ability to bypass probate & privacy**
When money passes through estate and probate, your affairs become public. When money goes through an insurance contract to the named beneficiary, privacy is maintained (except in certain circumstances). Since money is distributed directly to the beneficiaries, legal, estate administration, and probate costs can be avoided.

 **Flexibility and Control**
Your money can be administered as per your wishes through the transfer of the segregated fund proceeds into an annuity upon death.

 **Quicker Settlement**
With a named beneficiary (other than the estate), your heirs would get the money directly bypassing the estate within weeks.

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