

Segregated Funds

Segregated Fund Advantages

In addition to the opportunity to participate in investment gains like mutual funds, segregated funds also offer a host of additional benefits:

- Puts some Principal Protection in Place - Death Benefit Guarantee & Maturity Guarantee (downside protection)
- Investment Managers have more skin in the game because they are on the hook for these guarantees - Investments within an insurance contract
- Locks in 75% or 100% value of original contract amount with death benefit guarantees and future market increase resets - you choose %
- Liquidity and Flexibility
- Estate Planning incorporated
- Annuity settlement options
- Bypasses Probate & Estate administration fees
- No Legal Fees or Accounting Fees
- No Executor Fees
- Potential Creditor Protection
- Discreet & Quick payments to beneficiaries
- Confidential (Wills are public - Segregated Funds are not) Private Wealth Transfer
- Contingent beneficiaries
- Opportunity to structure payouts similar to trusts



AT A GLANCE

Segregated Funds vs. Mutual Funds

[Royal Bank link](#)

WHAT

What is a segregated fund?

[Equitable YouTube Link](#)

Segregated Funds - are like mutual funds but with some protection and additional advantages in place. Investments within an insurance contract. Some examples of Segregated Funds I deal with

iA

INDUSTRIAL ALLIANCE

[LINK](#)

EL

EMPIRE LIFE

[LINK](#)

ML

MANUAL LIFE

[LINK](#)

SL

SUN LIFE

[LINK](#)

BMO

BANK OF MONTREAL

[LINK](#)

RBC

ROYAL BANK

[LINK](#)

A COUPLE OF THINGS TO NOTE :

- * I never set up my clients with DSC (deferred sales charge) or LL (low load). I set my clients up with 0% FEL (front end load) I don't believe in holding my clients captive or charging additional fees. This means that your funds are fully accessible at anytime without cost.
- * I have found that segregated funds are very comparable and sometimes offer even lower than mutual fund MERs (management expense ratios).
- * You will get a choice of 75/75, 75/100 or 100/100 for maturity and death benefit guarantees.
- * I am not a captive planner which means I work with a host of various investment companies like a broker.