



Segregated fund

INFORMATION



Investments tailored to **protect you**

INCLUDES GENERAL POLICY INFORMATION



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Segregated fund policies **and you**

Reach your goals with investments tailored to protect you

Building an investment plan tailored for you requires two things: diversity and flexibility.

DIVERSITY: A key to managing your risk

When you spread your investments over different asset classes, you can lower expected risk and maintain expected returns. Diversification guided the creation of Canada Life's segregated fund lineup. You are able to build a well-balanced investment plan with funds managed by some of the world's leading investment management companies.

FLEXIBILITY: Match the right funds with the right guarantees

With your advisor*, you can choose the right investments and guarantees to help achieve your financial goals. To help you choose the appropriate amount of protection that comes with your segregated fund policy, Canada Life offers three levels of maturity and death benefit guarantees:

- 75/75 guarantee
- 75/100 guarantee
- 100/100 guarantee

Benefits of segregated fund policies

Segregated fund policies are life insurance contracts. This means segregated fund policies have benefits, including:

Creditor protection potential – because segregated funds are part of an insurance policy, your policy may be protected from creditors.

No trustee fees – if you choose a registered segregated fund policy, there are no trustee fees.

Estate bypass – upon the annuitant's death, proceeds go directly to named beneficiaries, if other than the estate, bypassing the delays and expense of the probate process.

Estate settlement options – choose a suitable estate settlement option. For example – you may wish to leave your beneficiary income for life instead of a traditional lump sum payment.

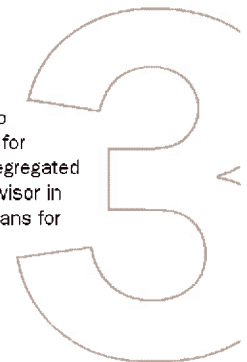
Privacy – keep the details of your segregated fund policy private; when an estate goes through probate, the details are available to the public. With segregated fund policies, the money passes privately to the named beneficiary, if any.

Maturity and death benefit guarantees – segregated fund policies provide both maturity and death benefit guarantees.

Income benefit guarantee – you can choose to receive a guaranteed income for life on selected policies.

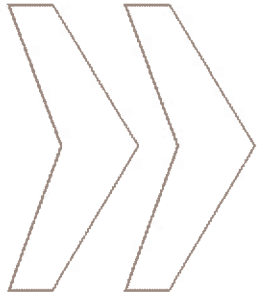


*In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies; and to an advisor in group insurance/annuity plans for group products.



Benefits of Canada Life segregated funds policies

Create a Canada Life segregated funds policy tailored to meet your needs in three easy steps:



STEP 1: Choose your guarantee – you can select one of three guarantee levels to determine your maturity and death benefit guarantees.

STEP 2: Add your options – you may add maturity and death benefit guarantee reset options and the lifetime income benefit to your policy.

STEP 3: Select the right funds for you – choose from a variety of fund-of-fund solutions or individual funds to customize an investment portfolio to meet your needs.

Three levels of maturity and death benefit guarantees	75/75 guarantee	75 per cent maturity guarantee and 75 per cent death benefit guarantee <ul style="list-style-type: none"> ■ You're guaranteed to receive 75 per cent of all premiums contributed, reduced proportionately by any withdrawals: <ul style="list-style-type: none"> - At the maturity guarantee date - On notification of death of the last annuitant
	75/100 guarantee	75 per cent maturity and 100 per cent death benefit guarantee <ul style="list-style-type: none"> ■ At maturity guarantee date: 75 per cent of premiums contributed, reduced proportionately by any withdrawals are guaranteed. ■ On notification of death of the last annuitant: 100 per cent of premiums contributed, reduced proportionately by any withdrawals, are guaranteed. Premiums contributed when youngest annuitant is age 80 or older are subject to a graded death benefit guarantee schedule.
	100/100 guarantee	100 per cent maturity and 100 per cent death benefit guarantee <ul style="list-style-type: none"> ■ At maturity guarantee date: 100 per cent of premiums contributed for at least 15 years, and 75 per cent of premiums contributed for less than 15 years, reduced proportionately by any withdrawals. ■ On notification of death of the last annuitant: 100 per cent of premiums contributed to a policy reduced proportionately by any withdrawals are guaranteed. Premiums contributed when youngest annuitant is age 80 or older are subject to a graded death benefit guarantee schedule.





Automatic annual resets	<p>Capture market gains with automatic annual reset options. Maturity and death benefit guarantee reset options lock-in market gains and protect these gains during market downturns.</p>	
	100/100 guarantee	<p>Maturity guarantee reset option:</p> <ul style="list-style-type: none"> ■ The value of the maturity guarantee is increased once a year if the policy market value is greater than the maturity guarantee amount. ■ Resets occur on each anniversary of the date the first premium was contributed to the policy until the last anniversary 15 years prior to the maturity guarantee date. ■ Additional fee applies.
	75/100 guarantee 100/100 guarantee	<p>Death benefit guarantee reset option:</p> <ul style="list-style-type: none"> ■ The value of the death benefit guarantee is increased once a year if the policy market value is greater than the death benefit guarantee amount. ■ Resets occur on each anniversary of the date the first premium was contributed to the policy up to the date the youngest annuitant turns 70. ■ Additional fee applies.
Lifetime income benefit option	75/75 guarantee 75/100 guarantee	<p>The lifetime income benefit allows you to plan your retirement income or start your retirement income knowing what your annual lifetime income amount will be.</p> <ul style="list-style-type: none"> ■ This option is available to clients age 50 or older and can be added to 75/75 guarantee or 75/100 guarantee policies. ■ Features with this option may increase your annual guaranteed lifetime income amount, but will never decrease it providing your annual withdrawals do not exceed this amount. ■ Income can be deferred or taken immediately.
Pre-authorized chequing (PAC)	<p>To build your investment portfolio, you can regularly contribute using pre-authorized chequing, which automatically withdraws a specified amount from your bank account and transfers it to your policy. You decide the frequency – weekly, bi-weekly, monthly, bi-monthly, semi-monthly, quarterly, semi-annually, annually.</p>	
Multiple funds and investment managers	<p>With one of the widest fund selections in the insurance industry, you can choose from some of the best investment managers in the world.</p>	
Specialty funds	<p>Specialty funds such as Canadian resources and real estate increase diversification and can help to reduce risk in your portfolio when combined with other investments.</p>	
Fund-of-fund solutions	<p>Canada Life's fund-of-fund solutions combine several funds to create a variety of portfolios to suit different risk tolerances. You can choose funds from the same investment manager or solutions containing multiple funds from several investment managers.</p>	
Semi-annual statements	<p>You can track the performance of your segregated fund policy with detailed reports.</p>	

