

## Segregated Funds

Like a mutual fund, a segregated fund is a pool of money invested in a variety of securities by professional fund managers. With segregated funds you have many of the same choices you have with mutual funds but segregated funds remove some of the risk. Segregated funds are only available through an insurance company.

### Benefits and options

Because segregated fund policies are actually life insurance contracts, they have some special benefits and protection features.

- **Guaranteed maturity and death benefits** – Segregated fund policies protect part or all of your capital investment. They guarantee the value of the policy on its maturity date, as well as the value received on the death of the last insured person.
- **Lifetime income benefit option** – On some policies, you can choose to receive a guaranteed income for life. If you don't withdraw more than the guaranteed annual amount, your lifetime income amount will not decrease.
- **Potential for creditor protection** – Because segregated funds are part of an insurance policy, your policy may be protected from creditors.
- **No trustee fees** – With registered segregated fund policies there are no trustee fees.
- **Estate bypass** – If you designate beneficiaries, the proceeds from your segregated fund policy go to them directly, generally bypassing the estate and potential probate fees.
- **Privacy** – You can keep the details of your segregated fund policy private. If an estate goes through probate, the details are available to the public. However, with segregated fund policies, the money passes privately to any named beneficiaries.

### Are segregated fund policies right for you?

Segregated fund policies could be right for you if:

- You prefer to have some level of guarantee for the money you invest
- You're self-employed or a professional, such as an engineer or doctor, who has high potential creditor risk
- You're an affluent investor looking to preserve your wealth
- You're close to retirement

We can help you find the right segregated funds to suit your investment objectives, risk tolerance, investment knowledge and the time you have to invest.

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