



3i Financial Group Inc.
"Performance Drives Performance"

SEGREGATED FUNDS

INVESTMENT CAPITAL PROTECTION Maturity and Death Benefit Guarantees

Segregated funds allow policyholders to benefit from both the growth potential of mutual funds and risk protection for the investment provided within an insurance policy.

Like mutual funds, they are managed by professional money managers who buy and sell a full range of securities worldwide to diversify their investment portfolios for lower risks. In addition, segregated funds offer:



- **Maturity Guarantee** - Policyholders can expect to receive the greater amount between the market value and guaranteed amount upon maturity. A minimum of 75% or 100% of the principal investment, less any withdrawals, is guaranteed from the life insurance company upon death or maturity.

- **Death Benefit Guarantee** - Upon death of the policyholder, the investment can be directly transferred to a designated beneficiary without being subject to unexpected fees such as taxes, legal, executor and probate fees – unlike mutual funds. As a result, segregated funds hold estate planning value. Also, the investment is generally eligible for RRIFs and RRSPs and upon death of the policyholder, the ownership is transferable to a spouse, dependent child, or dependent grandchild.

- **Exemption from Probate Fees**

Investing in segregated funds allow the process to be far less time consuming and costly.

- **Creditor Protection**

When a beneficiary is present, the funds can be protected against the claims of the policyholder's creditors and in the case of unexpected lawsuits and bankruptcy. This is an attractive feature for professionals and small business owners.

- **Reset Options** - Many contracts offer optional resets of the guarantee when the market is doing well to provide policyholders with an opportunity to lock in higher, future fund values.

Call your Financial Advisor
to learn more about
Segregated Funds



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Segregated Funds & Mutual Funds Compared		
Benefit	Segregated Funds	Mutual Funds
Maturity Guarantee	Yes	No
Death Guarantee	Yes	No
Creditor Protection	Yes	No
Probate Protection	Yes	No
Insurance Protection	Yes	No