



The insurance advantage – Give your investments the insurance edge

With insurance-based investments (registered and non-registered), you can name a beneficiary. This allows you to direct the value of those investments, at the time of your death, to the individual(s) you have designated within your insurance contract in a manner that is private, outside of your estate, while bypassing the expense and inconvenience of probate.

Two possible investments that you should consider are a segregated fund contract and a Guaranteed Interest Contract (GIC). These investments permit you to streamline the flow of assets to the designated beneficiary more efficiently and without much delay.

PROTECTING THE VALUE OF YOUR ESTATE

With segregated funds, your investment is protected against losses in the markets with a death benefit

guarantee. If the market value is down when you pass on, the amount of your deposit is protected. Your named beneficiaries will receive up to 100 per cent of your original investment and, depending on the options you select, the amount could be considerably more. Of course, if the market value is higher, that's the amount they'll receive.*

SEGREGATED FUNDS MIGHT MEET YOUR NEEDS IF YOU:

- Are retired, or close to retirement, and worried about risk
- Want the growth potential of equity investments, but you know volatile stock markets will keep you up at night
- Want to provide for someone after your death
- Own your own business and want the potential for creditor protection

Your financial advisor can help you choose the best option of segregated funds for your situation.

* Death benefit guarantee is applicable on death of annuitant and is calculated at date of notification of death





THE VALUE OF PROBATE BYPASS

Example: A \$100,000 investment can attract over \$5,000 in probate and legal fees when you die. How can you easily avoid this expense?

Based on \$100,000 example in Ontario		Cost	
Fee	Structure	Non-Insurance Company Investment	Insurance Company Investment With A Named Beneficiary
Probate Fee	\$250+\$15 per \$1,000>\$50,000	\$1,000	\$0
Executor's Fee	Varies by province – up to 5% for corporate executors (1% used as majority name a family member)	\$1,000	\$0
Legal Fees	0.5% to 3% of assets + Accounting fees	\$3,000	\$0
Total cost		\$5,000	\$0

This table illustrates a scenario of what could happen if an investor were to die with a \$100,000 investment. Costs will vary depending on the province and complexity of the estate.

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