



## SEGREGATED vs MUTUAL FUNDS



Policyowner, Annuitant,  
Insurance Company



Management expense ratio &  
Insurance Fee



Maturity & death benefit  
guarantees are available.



Maturity & death benefit  
resets are available.



Yes, but depends on set up.



Can bypass probate if you name  
a beneficiary.



CONTRACT



FEEs



GUARANTEES



RESETS



CREDITOR  
PROTECTION



PROBATE



Account Holder, Mutual Fund  
Company



Management expense ratio



Not available.  
Market value only.



Not available



RRSP, RRIF depending  
on provincial legislation



Proceeds are subject to probate

# Segregated Funds How To Guarantee Your Financial Future

**Sienna Vale**



## **Segregated Funds How To Guarantee Your Financial Future:**

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**How to Guarantee Your Child's Finances** Ben McLean, Benjamin McLean, 1998-04

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