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Policyowner, Annuitant,
Insurance Company



Management expense ratio &
Insurance Fee



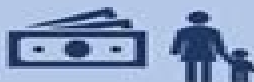
Maturity & death benefit
guarantees are available.



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

Bose Odueke



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

Plan Your Financial Future Keith Fevurly, 2013-07-16 Implementing a financial plan to manage the future is very important If you have not assembled such a plan or even if you have not thought about how best to manage your financial future the time to do so is now and the resource you need to walk you through every step of the personal financial planning process is *Plan Your Financial Future* Regardless of whether you are a recent college graduate or have spent the past several decades in the working world *Plan Your Financial Future* will give you the smart commonsense advice you need to get your financial life in order Written by an expert and long standing educator in the field of personal financial planning *Plan Your Financial Future* is a comprehensive objective and pertinent guidebook for readers of all income levels who want to grow their net worth on a steady and increasing basis Covering all the financial bases you can reasonably expect to confront in your lifetime like insurance investing income tax planning Social Security Medicare and more this vital resource begins with techniques to protect a consumer s personal and business assets It then transitions into the wealth accumulation process and outlines tax management measures as well as the distribution of wealth for higher education retirement and estate planning purposes Filled with in depth insight and invaluable financial planning advice this unique guide explains how to Insure yourself your family and your property against the possibility of significant loss Invest in financial or real assets or both Practice effective tax planning and management techniques Distribute your estate at death to your intended beneficiaries in a tax efficient manner And much more With its no nonsense straightforward style and holistic view of the financial planning process *Plan Your Financial Future* is the one resource you need to become a more knowledgeable saver and translate those savings into the accumulation of future wealth What you ll learn Readers of *Plan*

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Kirzner, 2002-07-16 **Pension Confidential** Robert Drummond, Chris Roberts, 2012-12-03 The media says you should be

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