



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

Ying Liu



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 *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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Investing For Canadians For Dummies Tony Martin,Eric Tyson,2009-06-19 Making your own investment decisions can be intimidating and overwhelming Investors have a huge array of investment options to choose from and sorting through the get rich quick hype can be exhausting Investing For Canadians For Dummies provides readers with a clear headed honest overview of the investing landscape helping them to determine what investments are right for their goals New for the third edition The US sub prime loan disaster and how it can be an investing opportunity Up to date information about new mutual funds and mutual fund alternatives such as exchange traded funds Perspectives on buying a home in hot real estate markets like Calgary Montreal and Halifax Valuable advice on the best way to cut start up costs and minimize tax charges when starting a new business New RRSP and RESP information and advice on what to do with new allowable contribution levels

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Canadian Books in Print 2002 Marian Butler,2002-02 Wealthbuilding Kurt Rosentreter,2009-07-15 Rosentreter a senior financial advisor and insurance agent at a major financial services firm in Toronto presents a personal finance guide tailored to Canadians **Segregated Funds** Brad Miles,Michelle Miles,2000 Canadian Business ,2006 **The Wall Street Journal Guide to Planning Your Financial Future, 3rd Edition** Kenneth M. Morris, Virginia B. Morris,2002-09-03 The Wall Street Journal Guide To Planning Your Financial Future provides clear explanations of the things you need to know and guidelines for the decisions you have to make to enjoy a comfortable retirement It covers the advantages of salary reduction plans clarifies the difference between Roth and traditional IRAs and describes the benefits of effective tax planning And it provides practical helpful ideas to get you started "ABOUT YOUR FINANCIAL MURDER..." Larry Elford,2017-09-19 How Trusted Professionals Get Away With Around Half Of Your Life s Savings America is not going insane It is living in pain Herein are a few causes of that pain Here are the people who play financial games above our laws The organizations that can drain the economy of the cost of a Category 5 Hurricane repeatedly Those who harm our shared society as much or more than every other criminal offense in the land combined This book tells why many North Americans can not only no longer have nice things Some can no longer even have nice dreams Many will grow up in a disturbed nation without even knowing where their retirement security went nor where the nation s economic prosperity went A glimpse within some of the greatest economic drains in the land all of which are done invisibly by professionals Professionals that society once could trust **Gordon Pape's Buyer's Guide to Mutual Funds** Gordon Pape,Eric Kirzner,2002-07-16

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