



# 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.

















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**

SJ Ball

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