



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

Kurt Rosentreter

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