

Why Seg Funds?

Segregated funds offer certain advantages not available through mutual funds:

Payout guaranteed upon death

Your beneficiaries receive the greater of 100% of the original deposits or the market value of your funds upon your death.

Guarantee at maturity

Segregated funds have a guaranteed payout of 75% of original deposits upon maturity. And the Assumption Life guarantee is **contract based** versus deposit based.

Potential protection from creditors

Appropriate designation of one or more beneficiaries may protect your funds from seizure by creditors.

Simplified estate settlement & Beneficiary designation

Upon your death, all funds payable are distributed directly to your designated beneficiary(ies) and do not become part of your estate, unless otherwise specified, potentially avoiding any applicable probate fees. In addition your beneficiaries will receive their funds sooner.

Beneficial tax treatment

Segregated funds distribute ALL annual revenues separately to contract holders i.e. capital gains, capital losses, and dividend and interest income.

Segregated funds share the risk with clients

Assumption Life commits to the 100% death benefit and 75% maturity benefit mentioned above; therefore, we are just as interested as you are to see your investments grow.