

A wide range of products

makes customizing clients' plans easier

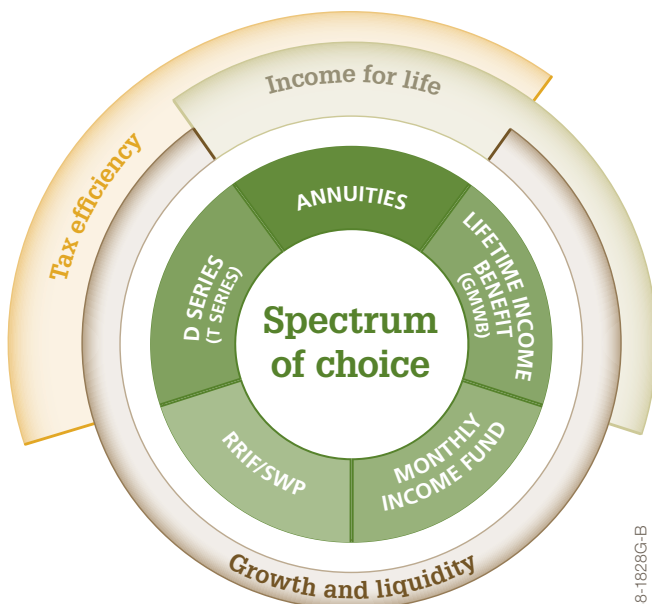
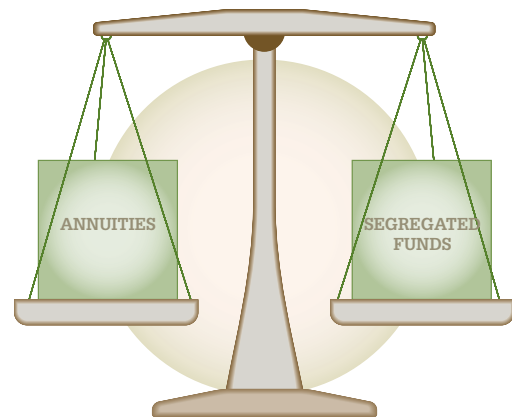
For most Canadians, a balanced retirement plan will consist of both guaranteed and variable income. A single product won't meet the needs of all retirees, so consider using a combination of products for a truly customized retirement income solution.

Because you're associated with Great-West Life you're in a unique position to offer something non-insurance providers simply cannot offer – guaranteed income for life. You can offer this promise of certainty and security through products such as:

- Annuities
- Segregated fund policies with the lifetime income benefit option

The Great-West Life retirement income suite includes the following solutions:

- **Annuities** are a simple income solution that provides a continuing and guaranteed income for life or for a fixed term.



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- A **segregated fund policy with a lifetime income benefit (LIB)** offers guaranteed income for life*, while providing the potential for investment growth.
- **D series provides a tax-deferred monthly cash flow** from non-registered investments without sacrificing the growth potential of the investment.
- A **systematic withdrawal plan (SWP) or registered retirement income fund (RRIF)** is a withdrawal plan that enables investors to redeem a predefined amount from their investments (segregated funds and mutual funds) at regular intervals.
- **The Quadrus** Monthly Income Fund** (London Capital) pays income 12 months a year with a distribution of four per cent annually. This fund may be of particular interest to clients who hold maturing GICs or want their investments to pay regular income.

You have a competitive edge in partnering with Great-West Life

- **Consistent performance** – Great-West Life’s proven financial strength benefits from time-tested investment principles and strategies. We’ve been making and keeping promises to Canadians for over a century.
- **Strong credit ratings** – Rating agencies focus on the financial strength and claims paying ability of our company. Great-West Life’s ratings have remained unchanged for close to a decade.
- **Stable earnings across one of the most volatile periods in market history** – Great-West Life has proven its ability to manage risk and meet its financial commitments to clients even through market fluctuations.

Build your clients’ retirement income portfolio with exclusive income product solutions from a company you and your clients know and trust.

For more information, talk with your wealth management sales partners at the sales and marketing centre or the inside sales team. You can also contact your regional director, Gold Key Advisor Practices.

*Subject to certain restrictions on excess withdrawals

**Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Mutual funds are offered through Quadrus Investment Services Ltd.

THE
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QUADRUS
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