

Information for financial security advisors. This material is not intended for use with clients.

	HelloLife program	Income annuities	Lifetime income benefit (LIB) (GMWB)	Systematic withdrawal plan (SWP)/registered retirement income fund (RRIF)	Quadrus Monthly Income Fund
Ideal client?	<ul style="list-style-type: none"> Retiring in the next 5 -10 years. Needs predictable, guaranteed income. Doesn't want to actively manage investments. May not have guaranteed income from a company pension. Is looking to supplement existing sources of guaranteed income such as a pension. Is looking for investment growth. Wants to protect retirement income from market fluctuations. Wants access to investments when needed. 	<ul style="list-style-type: none"> Needs predictable, guaranteed income. Nearing retirement or retired. Doesn't want to actively manage investments. May not have guaranteed income from a company pension. Is looking to top-up existing sources of guaranteed income such as a pension. Isn't looking for investment growth opportunities. 	<ul style="list-style-type: none"> Needs predictable, guaranteed income. Nearing retirement or retired. Between the ages of 50 and 90. Doesn't already have a major source of guaranteed income (from government benefits, company pension plans or life annuities etc.). Ability to access cash in case of an emergency. Looking for the opportunity to participate in the market. 	<ul style="list-style-type: none"> Is seeking potential for growth. May require access to the principal on the investment. Is comfortable with market exposure. Already has sufficient guaranteed income to cover their fixed expenses. Prefers to have access if needed and not locked into an income annuity. 	<ul style="list-style-type: none"> Is looking for capital appreciation and income. Has a low to moderate risk tolerance. Is looking for a medium-term investment. Desires a regular monthly cash flow.
Description	<p>HelloLife is an all-encompassing program that sets clients up with a spending plan that lasts throughout their retirement years.</p> <p>The program is a mix of annuities for certainty and security and segregated funds for potential growth and flexibility.</p>	<p>Annuities are a reliable income solution that provide a continuing and guaranteed cash flow for life or for a fixed term. They can only be offered by a life insurance company.</p> <p>The different types of annuities available include:</p> <ul style="list-style-type: none"> Term annuities Lifetime annuities <p>Life annuities can be divided into:</p> <ul style="list-style-type: none"> Single-life annuities Joint-life annuities 	<p>A segregated fund lifetime income benefit option offers guaranteed income for life while still providing the potential for growth of the investment.</p> <p>Similar to an annuity, a lifetime income benefit is only available through life insurance companies.</p>	<p>A systematic withdrawal plan or registered retirement income fund enables investors to redeem a pre-defined amount from their investments (segregated and mutual funds) at regular intervals.</p> <p>Clients' withdrawals may outpace their SWP depending on the growth in the plan and the amount of withdrawals.</p>	<p>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 currently hold maturing GICs or want their investments to pay regular income while understanding the impact to their capital if the rate of return is less than four per cent.</p>

– continued

	HelloLife program	Income annuities	Lifetime income benefit (LIB) (GMWB)	Systematic withdrawal plan (SWP)/registered retirement income fund (RRIF)	Quadrus Monthly Income Fund
Product benefits	<p>Combines two long-standing products: income annuities and segregated funds</p> <p>Simplicity</p> <ul style="list-style-type: none"> Eliminates the need to make ongoing investment decisions, with the flexibility to withdraw funds when required. <p>Customization</p> <ul style="list-style-type: none"> Several plans, terms and variations are available, depending on clients' unique situations. Funds tailored to the stage of life that aligns with client's needs. <p>Purchasing power protection</p> <ul style="list-style-type: none"> Optional automatic income payment increases – a maximum of four per cent for registered assets or six per cent for non-registered assets. The resist inflation category offers asset types that tend to grow when inflation rises, thereby protecting future spending power. <p>Flexibility</p> <ul style="list-style-type: none"> The income stream can start immediately or be deferred to a pre-determined date, depending on clients' needs and preferences. The segregated fund component allows clients access to money when they need it. 	<p>Predictable, guaranteed income for life</p> <ul style="list-style-type: none"> Annuities can provide stability and the ultimate financial security. Lifetime annuities provide the highest income payments. <p>Simplicity</p> <ul style="list-style-type: none"> Eliminates the need to make ongoing investment decisions. <p>Customization</p> <ul style="list-style-type: none"> Several plans, terms and variations are available, depending on clients' unique situations. <p>Choice of payments</p> <ul style="list-style-type: none"> The income stream can start immediately or be deferred to a pre-determined date, depending on clients' needs and preferences. <p>Purchasing power protection</p> <ul style="list-style-type: none"> Optional automatic income payment increases – a maximum of four per cent for registered assets or six per cent for non-registered assets. 	<p>Predictable, guaranteed income for life</p> <ul style="list-style-type: none"> Available at age 50. A joint lifetime income benefit is also available. With the joint LIB, the percentage payout is a bit lower, but the income guarantee remains intact, regardless of who dies first. <p>Income that can increase but never decreases (unless there is an excess redemption)</p> <ul style="list-style-type: none"> Regardless of segregated fund performance, even if the market value of their policy drops to zero, clients are guaranteed to continue receiving payments for the rest of their life or, in a joint LIB, the remainder of both of their lives. As policy values increase, clients have the potential to secure those gains to increase their lifetime income amount. <p>Additional lifetime income growth, with the potential for deferral bonuses</p> <ul style="list-style-type: none"> Eligible to earn a three per cent deferral bonus every year until a withdrawal is made. If no income is taken right away, the deferral bonus can help grow the lifetime income payments, even if markets are down. 	<p>Growth</p> <ul style="list-style-type: none"> Money can continue to grow only as long as the investment is performing at a rate that's higher than the rate of withdrawal. This is why it's important to diversify one's investments. This growth can also provide protection against rising inflation. <p>Access to capital</p> <ul style="list-style-type: none"> Allows access to money when needed. <p>Regular income</p> <ul style="list-style-type: none"> Clients can receive regular cash flow. <p>Some protection against market fluctuations</p> <ul style="list-style-type: none"> Because redemptions are made over a period of time – instead of all at once – clients receive some protection against market fluctuations. 	<p>Diverse income options</p> <ul style="list-style-type: none"> The fund holds a broad mix of income-generating assets from around the globe that's especially attractive in low-interest environments. <p>One-stop shopping</p> <ul style="list-style-type: none"> Clients benefit from active management, global diversification and income focus, fixed income – in a single investment. <p>An active manager</p> <ul style="list-style-type: none"> A dedicated focus on income can help clients successfully navigate volatile markets and add value to their portfolio. <p>Diversification</p> <ul style="list-style-type: none"> Adheres to a multi-asset income mandate with a broad diversification by investment management style, geographic region and type of security.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read Fund Facts 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.

