



# Understanding your **segregated funds** series solutions

A quick reference to help you find the most suitable fund series for your clients' needs.



## Great-West Life segregated funds | Client profile



### STANDARD SERIES

Clients looking for a variety of funds to match their investment profile

Access to all segregated fund investment selections

Available in all plan types



### PREFERRED SERIES 1

Clients looking for a variety of funds to match their investment profile

Access to all segregated fund investment selections

Available in all plan types

High-net-worth clients seeking lower fund fees in return for investing more assets



### PARTNER SERIES

Clients looking for a variety of funds to match their investment profile

Access to all segregated fund investment selections

Available in all plan types

Fee-sensitive clients looking for transparency



### PREFERRED PARTNER SERIES

Clients looking for a variety of funds to match their investment profile

Access to all segregated fund investment selections

Available in all plan types

Fee-sensitive clients looking for transparency

High-net-worth clients seeking lower fund fees in return for investing more assets



### PREFERRED SERIES 2

Clients looking for a variety of funds to match their investment profile




Access to all segregated fund investment selections






Available in all plan types

High-net-worth clients seeking lower fund fees in return for investing more assets

Fee-sensitive clients looking for transparency

Tiered pricing

	 STANDARD SERIES	 PREFERRED SERIES 1	 PARTNER SERIES	 PREFERRED PARTNER SERIES	 PREFERRED SERIES 2
Minimum assets to qualify	\$25 per fund	\$500,000	\$25 per fund	\$500,000	\$500,000
Minimum investment savings plan: Non-registered, TFSA and RRSP (includes spousal RRSP, LRRSP, LIRA and RLSP)	<b>\$500 lump sum or \$25 PAC</b> (not applicable on LIRA, locked-in RRSP or RLSP)  <b>\$7,500 minimum</b> for non-registered or TFSA with an automatic partial redemption (APR)	<b>\$100,000 combined eligible assets</b>	<b>\$500 lump sum or \$25 PAC</b> (not applicable on LIRA, locked-in RRSP or RLSP)  <b>\$7,500 minimum</b> for non-registered or TFSA with an automatic partial redemption (APR)	<b>\$100,000 combined eligible assets</b>	<b>\$100,000 combined eligible assets</b>
Income plan: RRIF (includes spousal RRIF, LRIF, LIF, PRIF and RLIF)	<b>\$10,000 lump sum</b> (waived if an intact transfer from a registered savings policy)	<b>\$100,000 combined eligible assets</b>	<b>\$10,000 lump sum</b>	<b>\$100,000 combined eligible assets</b>	<b>\$100,000 combined eligible assets</b>
Policy types Registered retirement savings plan (RRSP), locked-in retirement account (LIRA), locked-in RRSP, spousal RRSP, restricted locked-in savings plan (RLSP)	Yes	Yes	Yes	Yes	Yes
Non-registered	Yes	Yes	Yes	Yes	Yes
Tax-free savings account	Yes	Yes	Yes	Yes	Yes
Registered retirement income fund (RRIF), spousal RRIF, life income fund (LIF), locked-in retirement income fund (LRIF) NL only, prescribed retirement income fund (PRIF) SK and MB only, restricted life income fund (RLIF)	Yes	Yes	Yes	Yes	Yes
Estate Protection version	Yes	No	Yes	No	No

	 STANDARD SERIES	 PREFERRED SERIES 1	 PARTNER SERIES	 PREFERRED PARTNER SERIES	 PREFERRED SERIES 2
<b>Guarantee levels</b> (maturity/death)					
75/75	Yes	Yes	Yes	Yes	Yes
75/100	Yes	Yes	Yes	Yes	Yes
100/100	Yes	Yes	Yes	Yes	Yes
<b>Sales charge option</b>					
Front-end load (FEL)	Yes	Yes	Yes	Yes	Yes
Deferred sales charge (DSC)	Yes	Yes	No	No	No
Low-load DSC (LSC)	Yes	Yes	No	No	No
<b>Automatic rebalancing</b>	Yes	Yes	Yes	Yes	Yes
<b>Investment management fee (IMF)</b>	Bundled	Bundled	Bundled	Bundled	Unbundled
<b>Operating expense fee (OEF)</b>	Bundled	Bundled	Bundled	Bundled	Unbundled
<b>Advisory and management service fee (AMS)</b>	Bundled	Bundled	Unbundled	Unbundled	Unbundled
<b>Fee rebates</b>	Yes	Yes	Yes	Yes	no
<b>IMF and administrative fee charge frequency</b>	Included in MER that's charged daily to each segregated fund before the unit value is calculated	Included in MER that's charged daily to each segregated fund before the unit value is calculated	<b>AMS</b> charged per fund quarterly; <b>IMF</b> and <b>OEF</b> built into the MER that's charged daily to each segregated fund before the unit value is calculated	<b>AMS</b> charged per fund quarterly; <b>IMF</b> and <b>OEF</b> built into the MER that's charged daily to each segregated fund before the unit value is calculated	<b>IMF</b> plus <b>OEF</b> (one fee) and <b>AMS</b> charged per fund quarterly
<b>Lifetime income benefit option*</b> – not available for 100/100 guarantee policies	Yes	No	Yes	No	No
<b>HelloLife™</b> program	Yes	Yes	Yes	Yes	Yes

\*Available on LIRA in Saskatchewan.

# Investing, with a safety net.



Segregated fund policies provide the opportunity to grow your client's investments in the financial markets, while also offering insurance protection to guarantee some or all of the money they've invested.



STANDARD SERIES



PREFERRED SERIES 1



PARTNER SERIES



PREFERRED  
PARTNER SERIES



PREFERRED SERIES 2

## Choice. Accountability. Diversification.

Clients can choose from one of the widest selections of segregated funds in Canada, managed by professional investment managers. Great-West Life practices a disciplined and thorough review process to select and regularly monitor our investment managers, analyzing their performance to consistently hold them accountable to the fund mandate.

## Protection for investments

Get growth potential with protection through maturity and death benefit guarantees provided by segregated fund policies.

## Clients have built their legacy. We'll help protect it.

Help protect clients' money should they run into tough financial times. Segregated fund policies can help ensure certain beneficiaries take priority over the claims of creditors.

Creditor protection depends on court decisions and applicable legislation and can be subject to change and can vary from each province; it can never be guaranteed. Clients should talk to their lawyer to find out more about the potential for creditor protection for their specific situation.

## Get guaranteed income for life

Protect clients against the risk of outliving their money, market downturns and losing buying power with the optional lifetime income benefit feature.

Excess money withdrawals will decrease the lifetime income benefit available. Only available on Standard series and Partner series.

## A seamless way to pass on wealth

Unlike some investments, the death benefit from segregated fund policies goes directly to beneficiaries and doesn't flow through the estate. Clients get a simple and straightforward way to pass on their money so the person chosen to settle their affairs receives a less stressful experience.

A description of the key features of the segregated funds policy is contained in the information folder. **Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.**

This fund is available through a segregated funds policy issued by Great-West Life.

