

Choose a series of funds that responds to your client's needs

We prepared the grid below to help you determine which series of funds is best suited to your client's needs and profile. However, this is only a guide. Diversification and the advisor's good judgement are still necessary.



INVESTORS	CLASSIC SERIES 75/75	ECOFLEX SERIES 100/100
1 Investors sensitive to investment fund fees	■	
2 Investors who are saving for something other than retirement	■	■
3 Investors interested in specialized markets	■	
4 Retired investors who are not anticipating any short-term withdrawals		■
5 Investors accustomed to mutual funds	■	
6 Investors who are growth-oriented and seeking to protect their assets		■
7 Conservative investors fearful of market downturns, preferring the security offered by GICs		■

See corresponding numbers on other side for additional information.

If savings are used to establish a retirement income, all series are suitable in the accumulation phase.

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For use by financial advisors

The following are specifications for each corresponding number on the other side of this sheet.

- 1 The Classic Series has the lowest fees.
- 2 The Classic Series favours liquidity and accessibility of investments.
The Ecoflex Series is flexible in terms of maturity date of the guarantee. This makes it possible to have the project completion date coincide with the guarantee maturity date.
- 3 Specialty funds are now offered in the Classic Series only.
- 4 The Ecoflex Series is ideal for clients whose need for protection is a priority.
- 5 The fees are similar to those of mutual funds and furthermore, the Classic Series provides some of the same advantages as annuity contracts:
 - › Beneficiary designation
 - › Creditor protection*
 - › No probate fees*when conditions are met
- 6 The Ecoflex Series allows for up to four resets per year, at 15 or more years from the maturity date of the guarantee.
- 7 The Ecoflex Series offers a GMV of up to 100% of investments.

The elephant,
symbol of our 100 years
of strength and longevity.

