

SECURE VALUE FOR YOUR SAVINGS

major reasons
why you should invest
in our segregated funds:

1 Capital protection

On contract maturity or death, this protection allows you to recover 75% or 100% of the amounts invested if the market value of the funds is lower.

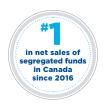
2 Resets

Our segregated funds, available in the 75/100, 100/100 and FORLIFE Series, offer the possibility of locking in gains every year in order to protect investment funds during market fluctuations.

3 Creditor protection

This can be a considerable advantage for small business owners and professionals who want to limit their risk of loss in case of bankruptcy or lawsuits. Certain conditions apply.





With our funds, you get more for your investments!

4 More estate value!

Unlike mutual funds, the designation of a beneficiary in your segregated fund contract provides two significant advantages at death:

- Prompt payment of accumulated amounts The guaranteed value at death is paid directly to your beneficiaries with no waiting for final settlement of the estate.
- Higher estate value Since the money paid at death is not part of the estate settlement, probate fees are excluded,1 thereby increasing the value you leave to your heirs.

5 Even more autonomy over vour contributions!

You can autonomously schedule your RRSP your TFSA and your FHSA contributions from My Client Space. It's simple, profitable and flexible.

To learn more about the guarantees related to our savings products, ask your advisor.

INVESTED IN YOU.

¹ Probate fees only apply outside of Quebec.