

Don't settle for less. Get more for your money with segregated funds.

	Segregated Funds	Traditional Mutual Funds
Maturity Guarantee	Yes	No
Death Benefit Guarantee	Yes	No
Ability to Lock-in Gains Through Re-set Option	Yes	No
Protection from Creditors	Possible	No
Freedom from Estate and Probate Fees	Yes	Only occasionally on registered plans
Deposits protected by consumer protection organization (within prescribed limits)	Yes (Assuris)	No
Variety of payment options (lump sum payments, monthly pre-authorized payments, etc.)	Yes	Yes
Can be registered/non-registered/accept locked-in money	Yes	Yes
Taxation	Based on income and capital gains realized inside the segregated fund and on redemption of units	Based on income and capital gains realized inside fund and on redemption of units
Fund distributions	Reinvested in the fund	Monthly, quarterly or annually
Client Reporting	Semi-annual statements	Semi-annual statements
Daily Unit Value Reporting	Reported daily in most major newspapers across the country	Reported daily in most major newspapers across the country

[Click on the link below](#)



- [Segregated Fund Taxation](#)

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