



# Canada Life segregated funds

Expand your wealth with the safety of segregated funds

Segregated fund policies help give you the confidence to invest while offering insurance protection to preserve your savings. With your choice of maturity and death benefit guarantees, you can grow your wealth and secure it at the same time.

## What are segregated funds?

Segregated funds are an insurance product offered exclusively by life insurance companies. While they share some similarities with mutual funds – like the opportunity to boost your wealth through the financial markets and redeem your investments at any time – they offer special benefits that give them unique advantages.



### Guaranteed savings protection

If your investment is worth less than you originally invested by the policy maturity date or when you die, the insurance protection will increase it to your chosen percentage: either 75% or 100% of the original value. Naturally, it will be adjusted proportionally for any withdrawals you've made.



### A seamless way to pass on wealth

Money from a segregated fund policy will go directly to your named beneficiaries. This could be faster, more private and less expensive than with traditional estate settlement.<sup>2</sup>



### Resets help lock in growth

If your segregated fund's policy value grows, optional maturity and death benefit reset features can lock in that growth by resetting your guaranteed amount.<sup>1</sup>



### Potential creditor protection

Investments held in your policy could be protected, even if you face unexpected lawsuits or bankruptcy. When you die, this also helps ensure the death benefit goes to your beneficiaries (like a spouse, child, parent or someone named irrevocably) and not creditors.<sup>3</sup>

# Why choose Canada Life?

## We offer a variety of investment solutions to reach your goals

When you invest with Canada Life, you get access to a diverse selection of award-winning funds across regions and key asset classes, including alternatives like real estate. We offer both standalone funds and managed solutions, each overseen by a team of experts. Our multi-manager approach allows us to expand our investment capabilities to give you access to best-in-class talent from Canada and around the world.



### #1 in segregated funds

Canada Life segregated funds ranked #1 for earning the most FundGrade A+ awards for a second year in a row.<sup>4</sup>



### Top-rated solutions

63% of our segregated funds are rated four and five stars.<sup>5</sup>



### Exceptional performance

75% of Canada Life segregated funds are performing above median over three years.<sup>5</sup>



### Market leadership

24% of all Canadian segregated fund assets under management are with Canada Life.<sup>6</sup>



### Established trust

175+ years of growing and protecting wealth for Canadians.



<sup>1</sup> Maturity and death benefit reset option availability varies by policy guarantee level and can only be added at time of application, for an additional fee. Once selected, reset options can't be terminated. Reset fees vary based on fund selection and are collected annually from the policy.

<sup>2</sup> As long as you've named a beneficiary who isn't the estate. In Saskatchewan, executors need to share all known life insurance policies the deceased had, including segregated fund policies. This includes providing details such as the insurance company, policy number, designated beneficiaries and the value at the date of death.

<sup>3</sup> Creditor protection relies on court decisions and laws, which may change and vary between provinces; it can never be guaranteed. Talk to your lawyer to find out more about the potential for creditor protection for your specific situation.

<sup>4</sup> For a full list of award-winning funds, see [Canada Life wins at the annual Fundata FundGrade A+ awards \(canadalife.com\)](https://canadalife.com/fundgrade-a-awards).

<sup>5</sup> Performance data as at Dec. 31, 2024 (Morningstar Direct). Industry peer shelves are internally created, and to the best of our knowledge, reflects the equivalent Canada Life 75/75 (P) series. Canada Life 75/75 (P) series achieved its 3-year number in July 2021. For a full list of 4- and 5-star funds, visit [Positioned to win - Segregated Funds \(canadalife.com\)](https://canadalife.com/positioned-to-win).

<sup>6</sup> Source: Investor Economics as of Dec. 31, 2024.

This information is general in nature and is not intended to be legal or tax advice. For specific situations, you should consult the appropriate legal, accounting or tax specialist.

A description of the key features of the segregated fund 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.** Canada Life segregated funds are available through a segregated funds policy issued by The Canada Life Assurance Company.

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Ready to protect your future  
and grow your wealth?

Talk to your advisor about Canada Life segregated funds today.

[canadalife.com/segregated-funds](https://canadalife.com/segregated-funds)