

Segregated funds

Protect your savings as
you grow your wealth



You've worked
hard to save

Why not make your savings work hard for you?

Segregated fund policies provide potential growth and flexibility for your investment portfolio, while providing protection for you and your beneficiaries through built-in guarantees. Whatever milestones you're saving for – be it a house, furthering your education, travel, or retirement, segregated funds may be a strong fit for your investment goals.

Investing, with a safety net

Segregated fund policies give you the opportunity to grow your wealth in the financial markets, while also offering insurance protection to guarantee the money you invest.

Each segregated fund is a professionally managed pool of money spread across a number of different investments, which helps both diversify your savings and protect them from dips in the market. Segregated funds also offer customizable guarantees that help protect your initial investment and help preserve the money you've worked hard to save.



What are the benefits of Canada Life segregated funds?

Choice. Accountability. Diversification.

With the help of your advisor, you'll choose from one of the widest selections of segregated funds in Canada, managed by award-winning investment managers. Canada Life™ practices a disciplined and thorough review process to select and regularly monitor our investment managers, analyzing their performance and consistently holding them accountable.

Your advisor can help you build a diversified portfolio of Canada Life investments by selecting funds with various management styles that invest in different sectors, countries and types of holdings. This helps reduce risk throughout your portfolio, and ensures the mix of investments are tailored to your investment goals.



Protection for your investments

Segregated fund policies give you growth potential while protecting you with maturity and death benefit guarantees. These guarantees protect part or all of your initial investment; when you reach your maturity guarantee date or pass away, if your investment is worth less than its original value, the insurance protection will top you up to your chosen percentage – either 75% or up to 100% of your original value, proportionately reduced by any withdrawals.



You've built your legacy. We'll help protect it.

Segregated fund policies can help protect your money, should you run into tough financial times. They can help ensure certain beneficiaries take priority over the claims of creditors. In these situations, your segregated fund investments could be protected, even if you owe money, are sued or file for bankruptcy.

This could be more important to you if you are self-employed, or a business owner.



A seamless way to pass on your wealth

In the event of your death, the person you choose to settle your affairs could find the process stressful. Segregated funds offer a simple and straightforward way to pass on your money. Unlike some investments, the death benefit from your segregated fund policy will go directly to your beneficiaries and won't flow through your estate. This could be faster, less expensive and less stressful than other options. If the policy has a designated beneficiary, the way you choose to leave your money, and to whom, is private.



A long history of high standards

We're proud of our long history of serving Canadians. With over 100 years of experience, we have a reputation of strength and stability. At Canada Life, we look to our insurance roots to effectively manage risk to meet our commitments to you.



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A description of the key features of the segregated fund policy is contained in the information folder. Any amount allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value. These funds are available through segregated funds policies issued by Canada Life.

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46-10545-EL-Z 11/21