

Segregated Fund Benefits

INCREASING AFTER-TAX INCOME
WHILE PRESERVING CAPITAL

Combining the growth potential of investment funds with certain guarantees and benefits of a contract with a life insurance company.



MATURITY GUARANTEE

Can equal from 75% - 100% of contributions minus withdrawals, upon death, depending on the contract.



OPTIONAL RESETS

Some contracts permit you to reset the guarantee in order to lock in increases in the market value.



CREDITOR PROTECTION

If the beneficiary you've named qualifies, segregated funds are generally protected against seizure by creditors.



GUARANTEED DEATH BENEFIT

Your beneficiary gets a guaranteed amount even if the value of the investments in your segregated fund is less.



LARGE SELECTION OF INVESTMENTS

Choose from a large selection of investment options, including growth, income and balanced funds with well diversified portfolios.



NO PROBATE FEES

Fund assets pass directly to beneficiaries avoiding costly estate and probate fees.



TAX ADVANTAGES

The taxation of non-registered segregated funds on an outgoing basis, at maturity and death can differ from other investments.



PRIVACY

Bypassing probate can preserve the confidentiality of the beneficiary as probate is a matter of public record.

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