

## THE UNIQUE ADVANTAGES OF SEGREGATED FUNDS!

Segregated funds offered by an insurer have unique advantages and characteristics that don't apply to traditional mutual funds!

	Mutual funds	Segregated funds
1. Guarantee in the event of death and upon maturity	No	Yes
2. Potential to lock in growth	No	Yes
3. Investments are exempt from seizure by creditors	No	Yes
4. Increased level of confidentiality	No	Yes
5. Quick access to investments in the event of death	No	Yes
6. Possibility of avoiding probate	No	Yes
7. Assuris protection	No	Yes



The **possibility of designating a beneficiary** is a key advantage of the ASTRA segregated funds. It is important to designate a beneficiary so that in the event of the annuitant's death, a benefit is payable to the designated person. It's possible to designate more than one beneficiary, and if several beneficiaries are designated in the contract, it will be divided accordingly.

### UNIQUE ADVANTAGES

- 1. GUARANTEES:** Capital protection guarantees of the ASTRA segregated funds provide a guarantee of 75% upon maturity and 75% upon death, at no additional charge. It is possible to increase these guarantees to 100% of the capital upon maturity and 100% of the capital upon death.
- 2. RESETS:** It is possible to choose an ASTRA segregated fund guarantee that provides automatic resets of the guarantee upon death. Every three years, upon the anniversary of the contract, automatic resets allow for the potential to lock in market gains, which can potentially increase the capital intended for the beneficiaries. Resets of the guarantee upon maturity are possible upon request for certain ASTRA segregated fund guarantees.
- 3. EXEMPTION FROM SEIZURE:** In the event of bankruptcy or recourse by creditors, the law may protect a segregated fund policy when the beneficiaries designated in the contract meet the established criteria. This protection is especially attractive for professionals and business owners.

4. **CONFIDENTIALITY:** In the event of the annuitant's death, the amounts payable under ASTRA segregated funds are paid directly to the beneficiaries designated in the contract. This also avoids public proceedings, such as probate, where the contents of a will may be made public. The confidentiality of the decisions is therefore maintained.
5. **SPEED:** By not having to deal with the estate, the settlement is most often simpler and less expensive.
6. **AVOID PROBATE:** In all provinces (except Quebec), the estate must be probated, a process that can be very expensive. When an annuitant dies, the amounts payable under the ASTRA segregated funds are paid directly to the beneficiaries, and as such probate formalities and fees can be avoided. A larger part of the estate goes directly to the designated beneficiaries.
7. **PROTECTION:** SSQ is a member of Assuris, a consumer protection program that provides investors with a level of protection against the loss of benefits due to bankruptcy of the member company.

### An ASTRA capital protection guarantee corresponds to the profile of your client:

**BASIC** (capital guarantee of 75% upon maturity / capital guarantee of 75% upon death)

- ✓ For investors who want to optimize their returns and are several years away from retirement.

**ENHANCED** (capital guarantee of 75% upon maturity / capital guarantee of 100% upon death)

- ✓ For investors who are nearing the age of retirement.

**OPTIMAL** (capital guarantee of 100% upon maturity / capital guarantee of 100% upon death)

- ✓ For investors who require 100% estate protection

## ASTRA segregated funds: A world of advantages!

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**SSQ** Investment  
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*We thrive on mutual trust*

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Except for guarantees offered upon maturity and upon death described in this document, any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.