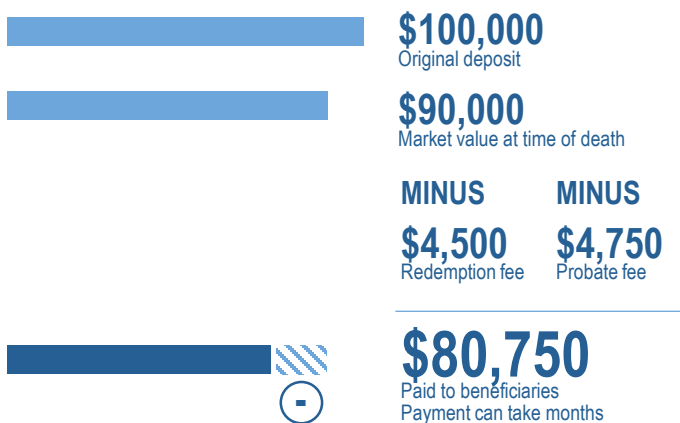


Segregated Funds vs. Mutual Funds

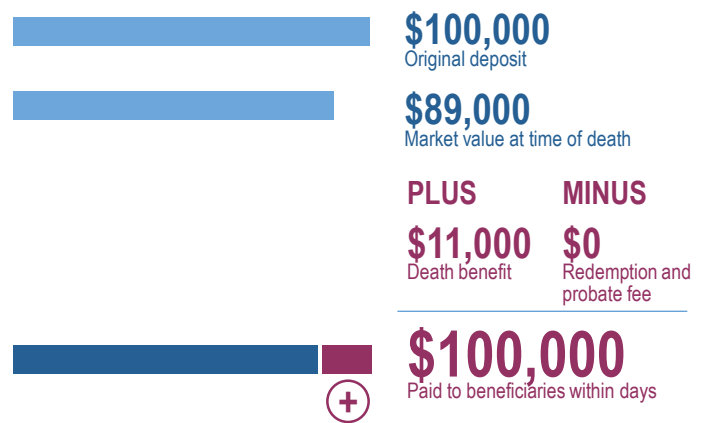
Features	Mutual Funds	Segregated Funds
Professional Portfolio Management	✓	✓
Ability to grow your money while diversifying risk	✓	✓
Liquidity: easy access to your money	✓	✓
Estate planning benefits: ability to bypass probate and keep financial affairs private	Occasionally	✓
Potential creditor protection for registered accounts	✓	✓
Potential creditor protection for non-registered accounts		✓
Principal Protection: • Principal guarantee (or a specified percentage) at maturity or death		✓
Resets: Locked-in gains on your investment using resets		✓
Taxation • Holders of non-reg. segregated fund contracts can claim capital losses against capital gains from other investments without selling their units.		✓

Comparison of the benefits of Mutual Funds and Segregated Funds

Mutual Fund Account



Segregated Fund Account



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