

Financial Solutions – That Fit Your Life

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Segregated Funds and Estate Planning

Whether saving for retirement, managing your business or planning your estate – compare the estate planning advantages typically offered by segregated funds:

	Mutual Fund	Segregated Fund
Probate Fees	up to 1.5%	N/A
Legal Fees	may be up to 5%	N/A
Accounting Fees	may be up to 5%	N/A
Privacy	no	yes
Potential Creditor Protection	no	yes*
Death Benefit Guarantee	no	yes
Payout to beneficiary	timing - uncertain	upon proof of death

*subject to certain conditions

Saving you time and money

Consider a client that makes a \$100,000 investment shortly before a market downturn:

Assumptions	Mutual Fund	Equitable Life Segregated Fund
Account Value Upon Death	\$80,000	\$80,000
Probate Fees (Ontario)	-\$700	N/A
Legal Fees (3%)	-\$2,400	N/A
Accounting Fees (3%)	-\$2,400	N/A
Death Benefit Guarantee	N/A	\$20,000
DSC (5%)	-\$4,000	N/A
Total Remaining	\$70,500	\$100,000

For the segregated fund investment, the beneficiary receives \$100,000 and is paid out sooner than later. With the mutual fund investment, the beneficiary receives only \$70,500.

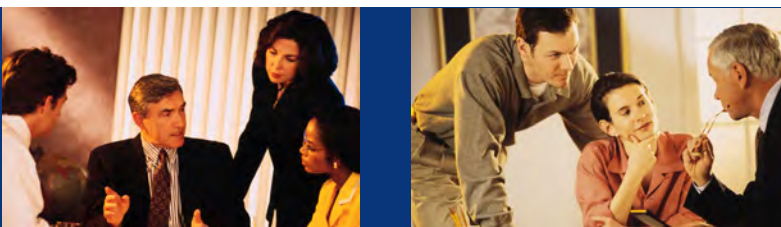
Consider Equitable Life® segregated funds as an investment solution for:

- Investment loans
- Protecting the financial needs of beneficiaries
- Providing potential creditor protection for business owners*
- Elderly clients
- Clients with health concerns
- Swift transfer of wealth

For more information, contact your Equitable Life Investment Marketing Manager.

This information is provided with the understanding that it does not render legal, tax or other professional advice. Readers are advised to seek professional counsel from a financial advisor.

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