

Ensure your money is there when you need it.

YOUR SITUATION

You're an established investor looking to supplement and diversify your portfolio. Perhaps retirement is further away than you would like, as you take care of your lingering debt. Or, maybe you need to protect your savings over the next few years for your children's education or extracurricular activities, to care for aging parents, or for that long-awaited home renovation.

You need higher returns to meet your investing goals, but market downturns concern you. Maybe you've lost out before. This time, you need powerful guarantees behind your money.

OUR SOLUTION

Being less risk tolerant right now, you need the security that only segregated funds can provide, along with long-term growth potential to help achieve your goals. Our Versatile Portfolios Navigator™ segregated funds are flexible and secure enough to meet your needs, now and in the future.

Choose from one of three powerful guarantee levels†:

Level	Guarantee
75/75	> 75% guarantee on deposits upon maturity and death
75/100	> 75% guarantee on deposits upon maturity, and 100% upon death* > Automatic annual death benefit resets to age 55 and every five years thereafter to age 80
100/100	> 100% guarantee on deposits upon maturity and death** > Automatic annual death benefit resets to age 55 and every five years thereafter to age 80 > Automatic maturity resets every 15 years

BENEFITS FOR YOU

- > Protect and grow your assets for the time being, for retirement, and for your family after you pass away.
- > Place your funds with trusted investment managers including Bissett, Mawer, Fidelity and several others.
- > Unparalleled flexibility:
 - Choose from a variety of savings plans including RRSPs, TFSAs, LIRAs, LRSPs, RLSPs and non-registered savings plans.
 - Transfer to another guarantee level up to three times in your lifetime.
 - Make lump-sum or pre-authorized debit (PAD) contributions at your convenience.
 - Stay ahead of inflation: our Automatic Contribution Increase option allows you to increase your PAD contributions on each policy anniversary by up to 10%.

To learn more, talk to your Co-operators Financial Advisor today.

*100% of deposits are guaranteed up to age 80 and 75% of subsequent deposits. **100% of deposits are guaranteed up to age 80 and 75% of subsequent deposits. 100% on maturity applies only if funds are in the contract for five years prior to maturity; funds held less than five years are guaranteed at 75%. †Versatile Portfolios Navigator™ provides guaranteed benefits which are payable on death or maturity. No guarantee is provided on surrender or partial withdrawal, with respect to units acquired in the segregated funds.