

## Peace of mind in retirement and beyond.

### YOUR SITUATION

Whether you're getting ready to retire or you're already there, you want to protect your hard-earned money from the ups and downs of the market. You also want to make it easier on your beneficiaries with a seamless estate transfer and no probate fees, which are higher if you live in Ontario or British Columbia.

Or, perhaps you're concerned about privacy when you pass away. It's important that your family members receive your legacy, privately and quickly. In the meantime, you're simply looking for a secure retirement income.

### OUR SOLUTION

Having worked hard to accumulate your wealth, you need the powerful capital protection, versatility, and privacy that only segregated funds can provide, along with growth potential to supplement your existing investments. Versatile Portfolios Navigator™ has the flexibility to meet your needs.

You can take advantage of automatic death benefit resets\* to lock in market gains and protect your assets from market downturns. When you designate a beneficiary to your policy(s), they'll receive the full value on your death, bypassing the time-consuming and costly process of estate settlement.

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**<br>> 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***<br>> Automatic annual death benefit resets to age 55 and every five years thereafter to age 80<br>> Automatic maturity resets every 15 years |

### BENEFITS FOR YOU

- > Automatic death benefit resets lock in market increases with the 75/100 and 100/100 options.
- > Protect your family by ensuring your assets remain up to 100% secure when you pass away.
- > Easy, quick and private estate transfer without probate fees.
- > Unparalleled flexibility:
  - Make lump-sum or pre-authorized debit (PAD) contributions at your convenience.
  - Choose from a variety of savings plans including RRSPs, TFSAs, LIRAs, LRSPs, RLSPs and non-registered savings plans.
  - In retirement, seamlessly transfer from a savings plan to one of several income plans including RRIFs, LIFs, LRIFs, RLIFs, pRRIFs, SWPs and TFSA-SWPs.

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

\*Automatic annual death benefit resets to age 55 and every five years thereafter to age 80. \*\*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.