



LIFE & TERM ANNUITIES

There are many types of investment plans where income is needed prior to or after retirement. Does your plan:

- ✓ Provide you with a guaranteed, life-time stream of income?
- ✓ Protect you against fluctuating interest rates and maturity dates?
- ✓ Allow for single or joint, registered or non-registered investments?
- ✓ Guarantee payment to your beneficiary at your death?
- ✓ Provide certain income tax advantages on non-registered investments?
- ✓ Guarantee payment for term chosen with funds exhausted at end of term resulting in higher income as opposed to a life-time payment plan?
- ✓ Create a guaranteed “income bridge” prior to the commencement of CPP and OAS monthly payments?
- ✓ Allow you to defer deregistering your RRSP until age 71, thereby reducing income taxes?
- ✓ New Life Annuity product allows more flexibility in that you can withdraw surplus funds and further, allows one to increase annuity payment by market-based investments but with a guaranteed lifetime income not to reduce below original amount unless surplus funds withdrawn.

Life and Term Annuities are excellent investment vehicles for pre- and post- retirement needs. They are ideal for guaranteeing a set amount of income for a set period of time or for a lifetime. They are popular estate planning tool under both Testamentary and Inter-Vivos Trusts where a set amount of income for a set period can be established.

We look forward to the opportunity of meeting with you and/or your staff to discuss these and various other financial planning ideas!

Respectfully yours

Ron Clarke CFP, CLU

To protect and benefit you, your family and your way of life now and into the future.