

**2024 NATIONAL INVESTMENT FORUM**

# **Comparison Handouts and Summary Guides**



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	Assumption Life	BMO Insurance	Canada Life
	Segregated Funds	Guaranteed Investment Funds	75/75 Guarantee
<b>Age Limit Purchase</b>	Age 71 – RRSP, LRSP, Spousal RSP, LIRA Age 85 – Non-Reg, RRIF, LIF, TFSA	Age 71 - RRSP, LIRA, LRSP, RLSP Age 85 - 100/100 Age 90 - 75/75 & 75/100 Non-Reg, RIF, LIF, LRIF, PRIF, RLIF, TFSA	Age 80-90 Estate protection 75/100 (excluding NB and NFLD LIFs) Age 90 - Non-Reg, TFSA, RRIF, LIF (excluding NFLD) Age 70 - LIF (NFLD) Age 71 - RRSP, LRSP, LIRA, (excluding NFLD) Age 70 - LIRA (NFLD)
<b>Age Limit Deposit</b>	Age 71 – RRSP, LRSP, Spousal RSP, LIRA Age 85 – Non-Reg, RRIF, LIF, TFSA	Age 71 – RRSP, LIRA, LRSP, RLSP Age 85 – 100/100 Age 90 – 75/75 & 75/100 Non-Reg, RIF, LIF, LRIF, PRIF, RLIF, TFSA	Age 90 - Non-Reg, TFSA, RRIF, LIF, Estate Protection Age 80 - LIF (NFLD) Age 71 - RRSP, LIRA, RSLP, LRSP
<b>Minimum Deposit</b>	\$25	\$500 / Fund – RRSP, LIRA, LRSP, RLSP, Non-Reg, TFSA \$50 – PAC \$10,000 – RIF, LIF, LRIF, PRIF, RLIF	\$500 – RRSP, LIRA, LRSP \$500 - Non-Reg, TFSA (without an automatic partial redemption) \$7500 - Non-Reg, TFSA (with an automatic partial redemption) \$25 - PAC (\$25 per segregated fund required) \$10,000 – RRIF, LIF
<b>Additional Deposit Minimum</b>	\$25	\$100 / Fund - RRSP, LIRA, LRSP, RLSP, Non-Reg, TFSA \$500 – RIF, LIF, LRIF, PRIF, RLIF \$50 – PAC	\$100 – Non-Reg, RRSP, TFSA, LIRA, LRSP \$25 - PAC (\$25 per segregated fund required) \$1,000 – RRIF, LIF
<b>Guarantee Options at Maturity</b>	75% - all products (minimum 15 years in contract)	75/75 & 75/100 – 100/100 - 100% at Age 100 with min 15 years to maturity; 75% at Age 100 for deposits with less than 15 years	75%
<b>Client or Company Initiated</b>	N/A	75/75 & 75/100 - N/A 100/100 - Company	N/A
<b>Automatic</b>	N/A	Yes - Monthly (100/100 only)	N/A
<b>Age Limit</b>	None – Contract must be active for minimum 15 years to receive maturity guarantee and as well as above minimum age group Greater than Age 75 – Nonregistered, TFSA Greater than Age 69 – Registered	10 years before maturity	N/A

<b>Guarantee Options at Death</b>	100% Death Guarantee on deposits made prior to age 77 Decreasing guarantee scale on deposits made after age 77: - Age 77-78: 95% - Age 78-79: 90% - Age 79-80: 85% - 80+ years: 80%	75/75 - 75%  75/100 & 100/100 - 100% on deposits before age 80 - 75% - Age 80+  75/100 Plus - 100% on deposits before Age 85, 75% for age 85+	75%
<b>Client or Company Initiated</b>	N/A	75/75 - N/A  75/100, 75/100 Plus, 100/100 - Company	75/75 - N/A  75/100 & 100/100 - Company
<b>Automatic</b>	N/A	Yes - Every 3rd anniversary up to 80th birthday	N/A
<b>Reset Age Limit</b>	N/A	Age 80 - 75/100  Age 85 - 75/100 Plus	N/A
<b>F Class</b>	N/A	Yes	Yes (Partner and Preferred Partner Series)
<b>Minimum for F Class</b>	N/A	\$500 / Fund - RRSP, LIRA, LRSP, RLSP, Non-Reg, TFSA  \$50 - PAC  \$10,000 - RIF, LIF, LRIF, PRIF, RLIF	Partner Series \$500  Preferred Partner Series \$500,000

	Canada Life (continued)		Desjardins
	75/100 Guarantee	100/100 Guarantee	Helios2 75/75   Helios2 75/100i   Helios 100/100i
<b>Age Limit Purchase</b>	Age 80-90 Estate protection 75/100 (excluding NB and NFLD LIFs) Age 90 - Non-Reg, TFSA, RRIF, LIF (excluding NFLD) Age 70 - LIF (NFLD) Age 71 - RRSP, LRSP, LIRA, (excluding NFLD) Age 70 - LIRA (NFLD)	Age 71 - RRSP, LIRA, LRSP, RLSP Age 85 - 100/100 Age 90 - 75/75 & 75/100 Non-Reg, RIF, LIF, LRIF, PRIF, RLIF, TFSA	75/75 - Age 90 (No load & F), Age 80 (Chargeback) 75/100i - Age 85 (No load & F), Age 80 (Chargeback) 100/100i - Age 80
<b>Age Limit Deposit</b>	Age 90 - Non-Reg, TFSA, RRIF, LIF, Estate Protection Age 80 - LIF (NFLD) Age 71 - RRSP, LIRA, RSLP, LRSP		75/75 - Age 90 (No load & F), Age 80 (Chargeback) 75/100i - Age 85 (No load & F), Age 80 (Chargeback) 100/100i - Age 80
<b>Minimum Deposit</b>	\$500 - RRSP, LIRA, LRSP \$500 - Non-Reg, TFSA (without an automatic partial redemption) \$7500 - Non-Reg, TFSA (with an automatic partial redemption) \$25 - PAC (\$25 per segregated fund required) \$10,000 - RRIF, LIF		\$1,000 \$50 - PAC \$10,000 - RRIF & locked-in \$250,000 (Elite Series)
<b>Additional Deposit Minimum</b>	\$100 - Non-Reg, RRSP, TFSA, LIRA, LRSP \$25 - PAC (\$25 per segregated fund required) \$1,000 - RRIF, LIF		\$500 \$50 - PAC
<b>Guarantee Options at Maturity</b>	75%	100% - min 15 years to maturity 75% - premiums with less than 15 years	75% - deposits at Age 105 100/100i - 100% - min 15 years to maturity 75% - premiums with less than 15 years 75/75 & 75/100i N/A
<b>Client or Company Initiated</b>	N/A	Company initiated	100/100i - Company (at 15th year) or 2X/year (client)
<b>Automatic</b>	N/A	Yes - Annually	N/A
<b>Age Limit</b>	N/A	15 years before maturity	N/A

<b>Guarantee Options at Death</b>	<p>Canada Life Segregated Funds            - 100% - to Age 80            - Over age 80 - 75% of premium allocated increasing to 100% in 6th year. (refer to contract)</p> <p>Canada Life Estate Protection            - Immediate 100% for annuitants age 80 to day before 91st birthday</p>	<p>75/75 - 75%</p> <p>75/100i &amp; 100/100i - 100%</p>
<b>Client or Company Initiated</b>	Company initiated	N/A
<b>Automatic</b>	Yes - Annual	75/100i & 100/100i - Annual higher of inflation or market value
<b>Reset Age Limit</b>	On anniversary prior to annuitant attaining Age 70	Age 75
<b>F Class</b>	Yes (Partner and Preferred Partner Series)	Only available for contracts held externally in an intermediary or nominee account.
<b>Minimum for F Class</b>	<p>Partner Series \$500</p> <p>Preferred Partner Series \$500,000</p>	No Minimum

	Empire Life			Equitable Life
	Guaranteed Investment Funds 75/75	Guaranteed Investment Funds 75/100	Guaranteed Investment Funds 100/100	Pivotal Select
Age Limit Purchase	Age 90			Age 90 - Investment 75/75 Age 80 - Estate Class 75/100 Age 80 - Protection Class 100/100
Age Limit Deposit	Age 90			Age 90 - Investment 75/75 Age 85 - Estate Class 75/100 Age 85 - Protection Class 100/100 Deposits over age 80, limited to NO load option
Minimum Deposit	\$1,000 - Non-Reg, TFSA, RRSP \$10,000 - RRIF \$500 - min balance per fund			Non-Registered, TFSA, RRSP: \$500 or \$50 monthly PAC LIRA, RLSP, LRSP: \$500 RRIF, LIF, PRIF, LRIF, RLIF: \$10,000
Additional Deposit Minimum	\$50			\$50 - all registrations
Guarantee Options at Maturity	75% - Age 100		100% - Age 105, Deposits 15 years or greater to maturity 75% - Age 105, Deposits less than 15 years to maturity	75% - Investment Class - Age 105 75% - Estate Class - 15 years from date of first deposit 100% - Protection Class - 15 years from the first deposit (75% within 14 years or less)
Client or Company Initiated	N/A		Yes - Client - twice a year	75/75 - N/A 75/100 & 100/100 Yes - Client initiated once a year
Automatic	N/A			N/A
Age Limit	N/A		At least 15 years to Maturity up to age 90	Age 80
Guarantee Options at Death	75% - Deposits up to age 90	100% - Deposits up to age 90		75% - Investment Class 100% - Estate Class 100% - Protection Class
Client or Company Initiated	75/75, 75/100 & 100/100 Automatic resets on policy anniversary Final reset on Annuitant's 80th birthday			75/75 - N/A 75/100 & 100/100 - Client initiated once a year
Automatic	Yes - Annual			N/A
Reset Age Limit	Age 80			Age 80
F Class	Yes			N/A
Minimum for F Class	Same as product			N/A

	Industrial Alliance			La Capitale
	IAG Savings & Retirement Plan - Classic 75/75	IAG Savings and Retirement Plan - Series 75/100	IAG Savings and Retirement Plan - Ecoflex Series 100/100	75/100 - deposits before age 75 75/75 - deposits as of age 75
<b>Age Limit Purchase</b>	Age 90	Age 85 to benefit from 100% DBG.	Age 80 to benefit from 100% DBG Age 72 to benefit from 100% MBG	Before age 90 – TFSA, RRSP, LIRA, RRIF, LIF
<b>Age Limit Deposit</b>	Age 90	Age 85 to benefit from 100% DBG. Otherwise, Age 90	Age 80 to benefit from 100% DBG Age 72 to benefit from 100% MBG Otherwise, Age 90	Age 90
<b>Minimum Deposit</b>	\$100 lump sum \$25 - PAC			\$400
<b>Additional Deposit Minimum</b>	\$100 lump sum \$25 - PAC			\$100 - PAC
<b>Guarantee Options at Maturity</b>	Set automatically to December 31 of the year in which the annuitant reaches age 100.		If the policyholder's age is under 57 at the time of the initial investment: The maturity date can be chosen by the policyholder and must: - fall between age 60 and 71, and -be at least 15 years from the initial investment date in the series If the policyholder's age is 57 or over at the time of the initial investment: The maturity date is automatically set to 15 years from the initial investment date.	75%
<b>Client or Company Initiated</b>	N/A		Advisor Initiated	N/A
<b>Automatic</b>	N/A		N/A	N/A
<b>Age Limit</b>	N/A		Age 18-56 - will have 4 per year if deposits more than 15 years on maturity date  Age 57 to 71 – only first deposit is 100% guaranteed on maturity date	N/A
<b>Guarantee Options at Death</b>	75%	100% of deposits made before age 85 75% of deposits made at or after age 85	100% of deposits made before age 80 75% of deposits made at or after age 80	100% for deposits before age 75 75% for deposits as of age 75
<b>Client or Company Initiated</b>	N/A	Advisor Initiated client by client or for all clients with the Series 75/100 Reset Tool. Resets can also be programmed by advisor to be made on a specific date each year automatically.	Advisor Initiated	N/A
<b>Automatic</b>	N/A	Resets can be programmed by advisor to be made on a specific date each year automatically.	Advisor Initiated	N/A
<b>Reset Age Limit</b>	N/A	Age 85	Over 15 years to maturity: Client can request resets up to four times per year - 15 years to maturity: Automatic reset - Less than 15 years to maturity: Client can request a reset one time per year up to age 80.	N/A
<b>F Class</b>	Yes			N/A
<b>Minimum for F Class</b>	No Minimum			N/A

	Manulife Financial		RBC Insurance	
	RESP (CLB only, provincial grants and credits not supported)	Manulife GIF Select Investment Plus or Private Investment Pools (MPIP) 75/75	Invest Series 75/75	Series 1 75/100
<b>Age Limit Purchase</b>	The earlier of: - December 31st at age 75, based on the age of the subscriber; or - December 31st of the 31st year (35th year for a specified plan) after the RESP inception date and before the student beneficiary's 31st birthday for a family plan	Age 90	Age 71 - RRSP, LIRA Age 90 - Non-Reg, TFSA, RRIF, LIF	
<b>Age Limit Deposit</b>	The earlier of: - December 31st at age 75, based on the age of the subscriber; or - December 31st of the 31st year (35th year for a specified plan) after the RESP inception date and before the student beneficiary's 31st birthday for a family plan	Age 90 - Non-Reg, TFSA, RRIF, LIF Age 71 - RRSP, LIRA	Age 71 - RRSP, LIRA Age 90 - Non-Reg, TFSA, RRIF, LIF	
<b>Minimum Deposit</b>	No deposit is required if applying for the Canada Learning Bond (CLB)	\$2,500 \$100 - PAC For MPIP - \$100,000 per pool per account. Min is waived if total household is over \$250,000	\$1,000 - RRSP, Non-Reg, TFSA \$10,000 - RRIF, LIF \$50 - PAC	
<b>Additional Deposit Minimum</b>	N/A	\$500 - per fund, per sales charge option \$1,000 - per Pool for MPIP	\$1,000 - RRSP, Non-Reg, TFSA \$5,000 - RRIF, LIF	
<b>Guarantee Options at Maturity</b>	75%		75% at age 100	75% - 10 year rollover
<b>Client or Company Initiated</b>	N/A		N/A	Series 2: Client initiated reset (one per calendar year)
<b>Automatic</b>	N/A		N/A	Series 1 and Series 2: Automatic reset at 10th year
<b>Age Limit</b>	N/A		75% at age 100	Series 2: Age 90
<b>Guarantee Options at Death</b>	75%		75%	100% - deposits made before Age 80 80% - deposits made after age 80
<b>Client or Company Initiated</b>	N/A		N/A	Series 2: Client initiated reset (one per calendar year)
<b>Automatic</b>	N/A		N/A	Series 1 and Series 2: Automatic reset at 10th year
<b>Reset Age Limit</b>	N/A		N/A	Series 2: Age 90
<b>F Class</b>	No	Yes	Yes	
<b>Minimum for F Class</b>	N/A	No Minimum	No Minimum	

	SSQ Financial Group			Sun Life Financial		
	Basic Guarantee 75/75	Enhanced Guarantee 75/100	Optimal Guarantee 100/100	Investment Series 75/75	Estate Series 75/100	Protect GIF 100/100
<b>Age Limit Purchase</b>	Age 90 - Non-Reg, TFSA, RRIF LIF (excluding NFLD) Age 71 - RSP, LIRA	Age 75 - Non-Reg, TFSA, RRIF LIF (excluding NFLD) Age 71 - RSP, LIRA	Age 85 Non-Reg, TFSA, RRIF LIF (excluding NFLD) Age 71- RSP, LIRA	Age 71 - RRSP, LIRA, LRSP, RLSP Age 90 - Non-Reg, TFSA Age 90 - RRIF, LIF, RLIF, PRIF	Age 71 - RRSP, LIRA, LRSP, RLSP Age 80 - Non-Reg, TFSA Age 80 - RRIF, LIF, RLIF, PRIF	
<b>Age Limit Deposit</b>	Age 100- Non-Reg, TFSA All Reg'd plans - Age 71	Age 75 - Non-Reg, TFSA All Reg'd plans - Age 71	Age 100 - Non-Reg, TFSA All Reg'd plans - Age 71	Age 71 - RRSP, LIRA, LRSP, RLSP Age 90 - Non-Reg, TFSA Age 90 - RRIF, LIF, RLIF, PRIF	Age 71 - RRSP, LIRA, LRSP, RLSP Age 80 - Non-Reg, TFSA Age 80 - RRIF, LIF, RLIF, PRIF	
<b>Minimum Deposit</b>	\$400 \$40 - PAC			\$500		N/A - no longer open to new deposits
<b>Additional Deposit Minimum</b>	\$400 \$40 - PAC			Investment Series and Estate series - \$100-Subsequent deposits - \$50-PAC  Protect GIF (existing contracts) - \$500 subsequent deposits - \$50 - PAC		
<b>Guarantee Options at Maturity</b>	75% - maturity Age 100	75% Maturity based upon first contribution: <= 55 then age 70 >= 55 and 1 day then 15 years	100% - deposits made 15 years prior to maturity  75% - deposits made within 15 years of maturity  Follows same pattern as enhanced guarantee: <= 55 then age 70 >= 55 and 1 day then 15 years	75%		100%
<b>Client or Company Initiated</b>	N/A	Client - Twice per calendar year		N/A		Client - 4 times a year
<b>Automatic</b>	N/A			N/A		
<b>Age Limit</b>	N/A	Age 85		N/A		Age 80
<b>Guarantee Options at Death</b>	75%	100%		75%		100%
<b>Client or Company Initiated</b>	N/A	Company		N/A		Company
<b>Automatic</b>	N/A	Every 3rd policy anniversary, final DB reset on client's 80		N/A		Annual
<b>Reset Age Limit</b>	N/A	Age 85		N/A		Age 80
<b>F Class</b>	N/A			Yes		
<b>Minimum for F Class</b>	N/A			\$100,000		

	Assumption Life	BMO Insurance		Canada Life	
	CB2, CB3, CB5	No Load (3)	No Load (5)	3.00% gross	3.50% gross
<b>Sales Commission</b>	2.00% CB2 3.75% CB4 5.20% CB5	3.00% gross	5.00% gross	Equity/Balanced Year 1-2: 0.25%   Year 3+: 1.00%  Fixed Income Year 1-2: 0.125%   Year 3+: 0.50%  Money Market Year 1-2: 0.05%   Year 3+: 0.25%  All Gross Commission	Equity/Balanced Year 1-4: 0.50%   Year 5+: 1.00%  Fixed Income Year 1-4: 0.25%   Year 5+: 0.50%  Money Market Year 1-4: 0.15% Year 5+: 0.25%  All Gross Commission
<b>Trailing Commission</b>	0.90% CB2 0.70% CB3 0.50% CB5	1.00% Class A  1.00% Prestige Class  0.85% Prestige Class (75/75 & 75/100)  (100/100) starting in 25th month - At month 25: 1.00% Class A  1.00% Prestige Class (75/75 & 75/100)  0.85% Prestige Class (100/100)	Months 25-72: 0.50% Class A 0.50% Prestige Class (75/75 & 75/100) 0.35% Prestige Class (100/100)  Months 73+: 1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100)  Months 73+: 1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100)	24 Months	48 Months
<b>Chargeback Period</b>	60 Months 36 Months 24 months	24 Months	60 months	Month 1-12: 3.00%  Month 13-24: 2.77% - 0.23% (decreases equally by month)  Months 25+: 0.00%	Year 1: 3.00% Year 2: 2.50% Year 3: 2.00% Year 4: 1.00% Year 5+: 0.00%
<b>Pro-rating</b>	100% 75% 50%	Decreasing each month equally for 24 months	Year 1: 100.00% Year 2: 80.00% Year 3: 60.00% Year 4: 40.00% Year 5: 20.00%	Annual 10% Chargeback-free units (based on book value)	
<b>Exemption</b>	Monthly RRIF payments are exempt	No trailer on Money Market Fund  (Upfront commission paid on all funds including MM)	No trailer on Money Market Fund (Upfront commission paid on all funds including MM)  No advisor chargeback on annual RRIF/LIF withdrawals up to 10% or on any payment of a Death Benefit.	Annual 10% Chargeback-free units (based on book value)	

DISCLAIMER: Gross commissions are paid to HUB, then split according to the agent's bonus structure or commission payout agreement. Typically, an agent will receive between 65% and 80% of the gross commission. Trailing commission is for equity funds. Fixed income funds and sometimes balanced funds may be lower.

DISCLAIMER: This information is to be used as a guideline only, the information can change without notice and advisors should refer to the Information Folder for each product in order to obtain more detailed information. For more details, please contact your Regional HUB office.

	Desjardins		Empire Life	Equitable Life	
	No Load D	No Load E	No Load	CB3	CB5
<b>Sales Commission</b>	3.00% gross	5.00% gross	3.50% gross	3.50% gross	5.60% gross
<b>Trailing Commission</b>	Year 1: 0.00% Year 2-4: 0.50% Year 5+: 1.00%	Year 1: 0.00% Year 2-7: 0.50% Year 8+: 1.00%	None for 12 months 0.50% for year 2, 3 and 4 1.00% gross beginning year 5	Month 1-12: 0.00%  Months 13-48: 1/12 x - Money Market: 0.00% - Fixed Income Funds: 0.252% - All other Funds: 0.504%  Months 49+: 1/12 x - Money market: 0.00% - Fixed Income Funds: 0.504%  All other Funds: 1.008%	Month 1-12: 0.00%  Month 13+: 1/12 x - Money Market: 0.00% - Fixed Income Funds: 0.252%  All other Funds: 0.504%
<b>Chargeback Period</b>	36 Months	60 Months	36 Months	36 Months	60 Months
<b>Pro-rating</b>	Decreasing each month equally for 36 months	Decreasing each month equally for 60 months	100% chargeback for 12 months, then reduced by 4% per month until month 36.	Month 1-12: 100.00% Month 13-24: 97.20% - 66.40% Month 25-36: 63.60 - 32.80% Month 37+: 0.00%	Month 1-12: 100.00% Month 13-24: 98.30% - 80.00% Month 25-36: 78.30% - 60.00% Month 37-48: 58.30% - 40.00% Month 49-60: 38.30% - 20.00% Month 61+: 0.00%
<b>Exemption</b>	Annual 12% based on market value Dec 31st of the previous year	Annual 12% based on market value Dec 31st of the previous year	10% free withdrawal each year, 20% for RRIF/LIF	10% free withdrawal each year (all registrations)  Commission chargeback waived if it is triggered by the death of an annuitant.	10% free withdrawal each year (all registrations)  Commission chargeback waived if it is triggered by the death of an annuitant, provided the deposit is made before the annuitant's 70th birthday. If the deposit was made on or after the annuitant's 70th birthday and death occurs within 12 months of deposit, Equitable Life reserves the right to apply the chargeback.

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	Industrial Alliance		La Capitale		Manulife Financial
	CB3	CB5	CB3	CB5	MPIP GIF Select - InvestmentPlus RESP No Load (Chargeback 2 years)
<b>Sales Commission</b>	3.50% gross	5.60% gross	3.75% gross  2.00% for Fixed Income  2.80% Except for FI and all conservative and moderate profiles	Equity/Balanced  5.25% gross  2.80% for Fixed Income  4.00% Except for FI and all conservative and moderate profiles	3.00% gross (N/A for High Interest Savings Fund)
<b>Trailing Commission</b>	Month 1-12: 0.00%  Years 2-3-4 - Money Market: 0.3125% - Fixed Income Funds: 0.245% - Indexia: 0.368% All other Funds: 0.49%  Years 5+ - Money Market: 0.3125% - Fixed Income Funds: 0.50% - Indexia: 0.75% All other Funds: 1%	Month 1-12: 0.00%  Years 2-3-4-5-6-7 - Money Market: 0.3125% - Fixed Income Funds: 0.245% - Indexia: 0.368% All other Funds: 0.49%  Years 8+ - Money Market: 0.3125% - Fixed Income Funds: 0.50% - Indexia: 0.75% All other Funds: 1%	Year 1-3: 0.00% Year 4: 0.50% Year 5: 0.75% Year 6 over: 1.00%  Except for FI and all conservative and moderate profiles	Year 1-3: 0.00% Year 4-5: 0.25% Year 6: 0.50% Year 7: 0.75% Year 8+: 1.00%  Except for FI and all conservative and moderate profiles	Trailers from 0.15 to 0.25 (depending on fund choice), escalating to 0.25 to 0.50 in year 3. High Interest Savings and Dollar-Cost Averaging Funds pay 0.15 trailer (no escalation)
<b>Chargeback Period</b>	36 Months	60 Months	36 Months	60 Months	24 Months
<b>Pro-rating</b>	100% chargeback for 12 months, then reduced by 4% per month until month 36	100% chargeback for 12 months, then reduced by 2% per month until month 60	Decreasing each month equally for 36 months	Decreasing each month equally for 60 months	Year 1: 3.00% Year 2: 1.50%
<b>Exemption</b>	10% of the market value, plus 10% of current year deposits	10% of the market value, plus 10% of current year deposits	No 10% FE for RIF or LIF accounts. Advisor will pay for withdrawals	No 10% FE for RIF or LIF accounts. Advisor will pay for withdrawals	For withdrawals up to 10% for savings plans and 20% for payout plans, commission chargeback will be waived.

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	RBC Insurance	SSQ Financial Group	Sun Life Financial
	CB2	No Load Mode B	No Load
<b>Sales Commission</b>	3.25% gross (Equity, Balanced, Portfolios & FI) 2.00% gross on Money Market	3.00% gross	3.00% gross
<b>Trailing Commission</b>	None for 24 months, 1.00% starting in month 25 for all categories (Equity, Balanced, Portfolios & FI) except money market which is 0.40%	None for 24 months 1.00% gross beginning month 25	None for 24 months 1.00% gross beginning month 25
<b>Chargeback Period</b>	24 Months	24 Months	24 Months
<b>Pro-rating</b>	100% chargeback in month 1, then declines until it reaches 0 at month 25	Commission x (24 - number of months elapsed) / 24 x (withdrawal / market value)	Year 1: 3.00% Month 13-18: 2.00% Month 19-24: 1.00%
<b>Exemption</b>	10% free per year and 20% free for RRIF and LIF	10% exemption for RRIF & LIF accounts	10% free withdrawal each year, 20% for RRIF/LIF on the 2nd year

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	Empire Life	Industrial Alliance
	Class Plus 3.0	IAG Savings and Retirement Plan FORLIFE Series
Minimum Deposit	\$10,000	\$25,000
Maximum Age for Purchase	Age 80	Age 90 - Non-Reg, TFSA Age 71 - RRSP, LIRA, RRIF, LIF
Maximum Age for Deposit	Age 80	Age 90 - Non-Reg, TFSA Age 71 - RRSP, LIRA, RRIF, LIF
Guarantee Options	75/75 - Death Benefit Guarantee and Income Base rest automatically every 3 years	75/100 - up to Age 80 75/75 - Age 80+
Income for Life Payout %	Annuitant's Age	
	55: 2.85%	56: 2.95%
	58: 3.15%	59: 3.25%
	61: 3.45%	63: 3.65%
	65: 4.00%	66: 4.05%
	68: 4.15%	69: 4.20%
	71: 4.35%	72: 4.40%
	74: 4.65%	75: 4.90%
	77: 5.05%	78: 5.10%
	80+: 5.25%	
		The Current Income Rates is reviewed periodically and is determined based on age, sex, and interest rate levels. The Current Income Rate is available at this link: <a href="https://bit.ly/FORLIFerate">https://bit.ly/FORLIFerate</a>
Bonus	4% - if No Withdrawals (only for the first 20 years of the contract).  Automatic triennial Income Base Resets for the life of the contract	FORLIFE income can be reinvested every year to boost future FORLIFE income.
Range of MER	1.13% - 2.46% (Note: Insurance fees of 0.60% to 1.25% are charged externally through a redemption of units)	2.89% - 3.11%

	Manulife Financial		Sun Life Financial	
	PensionBuilder	RetirementPlus	Sun GIF Solutions - Income Series	Sun Lifetime Advantage GIF
Minimum Deposit	\$25,000	\$25,000	\$25,000	\$25,000
Maximum Age for Purchase	Age 90 - Non-Reg, TFSA Age 80 - Registered Contracts	Age 90 - Non-Reg, TFSA Age 80 - Registered Contracts	Age 90 - Non-Reg, TFSA Age 80 - RRIF, LIF, RLIF, PRIF Age 71 - RRSP, LIRA, LRSP, RLSP	Age 80 - Non-Reg, TFSA Age 80 - RRIF, LIF, RLIF, PRIF Age 71 - RRSP, LIRA, LRSP, RLSP
Maximum Age for Deposit	Age 90 - Non-Reg, TFSA Age 80 - Registered Contracts	Age 90 - Non-Reg, TFSA Age 80 - Registered Contracts	Age 90 - Non-Reg, TFSA Age 80 - RRIF, LIF, RLIF, PRIF Age 71 - RRSP, LIRA, LRSP, RLSP	Age 80 - Non-Reg, TFSA Age 80 - RRIF, LIF, RLIF, PRIF Age 71 - RRSP, LIRA, LRSP, RLSP
Guarantee Options	75/75	75/75	75/75	75/75
Income for Life Payout %	4.87% - Male Age 65 5.65% - Male Age 71 (Quoted on an ongoing basis, rates are subject to change)	4.62% - Male Age 65 5.36% - Male Age 71 (Quoted on an ongoing basis, rates are subject to change)	5.15% - Male Age 65 5.74% - Male Age 71 4.90% - Female Age 65 5.44% - Female Age 71 4.65% - Joint 5.51% - Joint (Quoted on an ongoing basis, rates are subject to change)	3.71% - Male Age 65 4.13% - Male Age 71 3.51% - Female Age 65 3.89% - Female Age 71 3.35% - Joint 3.71% - Joint (Quoted on an ongoing basis, rates are subject to change)
Bonus	N/A	Income Credits are applied to the Savings Phase only, based on Government Canada 10-yr Benchmark Bond Yield +0.5%, calculated monthly and proportionally reduced for withdrawals. Income Credits are not cashable, but instead enhance future guaranteed income in the Income Stream.  Min 0.0% - Max 8.0%	N/A	Annual Automatic Resets to Lifetime Guaranteed Income on contract anniversary date.
Range of MER	2.06% - 2.77%	1.00% - 3.25%	2.80% - 3.30%	2.50% - 4.05%

	Assumption Life	BMO Insurance	Canada Life	Desjardins	Empire Life	Equitable Life
<b>Pricing Starts At</b>	\$50K	\$250K	\$500K	\$250K	\$250K	\$250K
<b>Pricing Based On</b>	Household	SIN	Household	SIN	Household	Contract
<b>Tiered Reduction</b>	\$50K-\$99K = 5bps \$100K-\$249,999 = 7.5bps \$250K+ = 10bps	\$250K+ Average MER savings: 75/75: 16 bps 75/100: 24 bps 100/100: 39 bps across the board	Average IMF reduction: \$500K to \$2.5M = 35 bps \$2.5 to \$5M = 40 bps \$5M to \$10M = 45 bps \$10M+ = 55 bps	N/A	\$250K-\$499 = 10bps \$500K - \$999,999 = 25 bps \$1M+ = 50 bps	\$250K - \$499,999 = 10 bps \$500K - \$749,999 = 15 bps \$750K - \$999,999 = 20 bps \$1M - \$1,999,999 = 25 bps \$2M+ = 30 bps
<b>Client Name Fee for Service</b>	No	No	Yes (PS2 Series min \$500K)	No	Yes	No
<b>Seg-Fund Wrapped ETF/Index Funds</b>	No	Yes	No	Yes	Yes (Multi-Strategy)	Yes
<b>Range of MER Based on HNW Offering (Range From 75/75 To 100/100)</b>	3.47% - 3.67%	1.92% - 3.04%	75/75: 1.75% - 3.05% 75/100: 1.80% - 3.35% 100/100: 1.85% - 3.60%  (Unbundled Preferred Series 2 assuming 1% negotiated fee by advisor)	0.73% - 2.84%	1.13% - 3.86%	1.35% - 3.30%  75/75 has no additional guarantee fee; 75/100 and 100/100 have separate guarantee fees that are charged outside of the MER, ranging from 0.20% to 1.00%

	Industrial Alliance	Manulife Financial	RBC Insurance	SSQ Financial	Sun Life
<b>Pricing Starts At</b>	Prestige 300 at \$300K  Prestige 500 at \$500K (Available on October 23, 2023)  Prestige Series are available for 75/75, 75/100 in regular and F-Class Series	\$100K+ per fund (\$250K per account household)	N/A	\$500K	\$250k
<b>Pricing Based On</b>	Household assets (address)	Household	N/A	Household	SIN
<b>Tiered Reduction</b>	Up to 54bps (as of March 2023) MER decrease across the board + possible to share this advantage with other members of the extended family, regardless of their asset level and place of residence	\$250-\$499K = 2.5bps \$500k-1M = 5bps \$1M- 5M = 7.5bps \$5M-10M = 10bps \$10M+ = 12.5bps	N/A	\$500K-\$1M = 1.25 \$1M-\$3M = 1.05 \$3M+ = 0.85  (Total Base Fee before taxes & fund fee)	\$250K-\$500K = 5bps \$500K-\$1M = 15bps \$1M-3M = 20bps \$3M = 25bps
<b>Client Name Fee for Service</b>	Yes	No	Yes	No	Yes (O series min \$100K)
<b>Seg-Fund Wrapped ETF/Index Funds</b>	Yes	Yes	No	Yes	Yes
<b>Range of MER Based on HNW Offering (Range From 75/75 To 100/100)</b>	Prestige 300 Regular Series: 1.89% - 3.17%  Prestige 300 F-Class: 1.04% - 2.26% (As of March 2023)  Prestige 500 MER will be available on October 23, 2023	Advisor Series: 1.64% - 2.48% F-Series: 0.92% - 1.35%	1.76% - 3.51%	1.63% - 3.14%	1.25% to 3.20% (Investment Series - 75/75)  1.40% to 3.55% (Estate Series - 75/100) (excluding money market)

	AGF Management	CI Investments	Dynamic Funds	Fidelity Investments	Franklin Templeton			
<b>Pricing Starts At</b>	\$100K/Fund \$250K/Household	\$100K	\$250K	\$250K	\$200k	\$100K	\$200K	
<b>Pricing Based On</b>	Household & Fund	Individual SIN, Household	Per Fund	Downward Lineage	Individual SIN/ Household (including account linking)			
<b>Tiered Reduction</b>	<p>Reduced BPS</p> <p>\$250K - \$500K = 0.075% - 0.125%</p> <p>\$500K - \$1M = 0.10% - 0.15%</p> <p>\$1 - \$3M = 0.125% - 0.17%</p> <p>&gt; \$3M = 0.13% - 0.18%</p>	<p>Combined fee reduction % (range incl. all mandates)</p> <p>\$100K - \$499K = 0.000% - 0.450%</p> <p>\$500K - \$999K = 0.010% - 0.450%</p> <p>\$1M - \$2.49M = 0.075% - 0.475%</p> <p>\$2.50M - \$4.99M = 0.120% - 0.570%</p> <p>&gt; 5M = 0.240% - 0.740%</p>	<p>Reduced BPS</p> <p>\$250k-\$1M= 0.075%</p> <p>\$1M- \$5M= 0.125%</p> <p>\$5M+= 0.175%</p>	<p>Reduced BPS</p> <p>\$250K-\$999K= - 0.05%</p> <p>\$1M-\$2.49M= -0.10%</p> <p>\$2.5M-\$4.9M= - 0.15%</p> <p>\$5M-\$9.9M= -0.20%</p> <p>&gt;\$10M= -0.25%</p>	<p>Not Applicable. Instead, investors are auto-switched into PA from A</p>	<p>Not Applicable. Instead, investors are auto-switched into PA from T</p>	<p>Not Applicable. Instead, investors are auto-switched into PA from FT</p>	<p>Tier 1: \$200K to \$2.5M</p> <p>Teir 2: \$2.5M to \$5M</p> <p>Tier 3: &gt; 5M</p>
<b>Client Name Fee for Service</b>	Yes	Yes	Yes	Yes	N/A		Yes	
<b>Mutual Fund Wrapped ETF/ Index Fund</b>	Yes	No	Yes	Yes	Yes			
<b>Range Of MER Based on HNW Offerings (Ranges Shown \$250-\$500k)</b>	1.64% - 2.3%	1.93% - 2.43%	1.9% - 2.0%	1.96% - 2.15%	0.70% - 0.90%			

	iA Clarington Investments	Invesco	Mackenzie Investments	Manulife
<b>Pricing Starts At</b>	\$100K/Fund \$250K/Household	\$100K	\$100K	\$100K/Fund \$250K/Household
<b>Pricing Based On</b>	Household	Household	Household	Household
<b>Tiered Reduction</b>	Reduced BPS \$250k - \$499k = 0.05% \$500k - \$999k = 0.075% \$1M - \$2.499M = 0.10% \$2.5M - \$4.999 = 0.125% Over \$5M = 0.15%	Average BPS Reduction \$500K - \$1M = 0.10% \$1M - \$5M = 0.15% > \$5M = 0.20%	Elite Pricing Series PW	Reduced BPS \$250K - \$499K = -2.5bps \$500K - \$999K = -5bps \$1M - \$4.9M = 7.5bs \$5M - \$9.9M = 10bps \$10M+ = -12.5bps
<b>Client Name Fee for Service</b>	Yes	Yes	Yes	Yes
<b>Mutual Fund Wrapped ETF/ Index Fund</b>	No	Yes	Yes	No
<b>Range Of MER Based on HNW Offerings (Ranges Shown \$250-\$500k)</b>	1.98% - 2.07%	Series F: 0.80% - 1.25% Series P: 2.15% -2.40%	1.17% - 2.52% (excluding money market and short-term fixed income as of March 2022)	1.28% - 2.17%

## Registered Retirement Savings Plan (RRSP) Summary

### CONTRIBUTIONS

- o Annual Limit of 18% of eligible income up to:
  - 2023: \$30,780
  - 2024: \$31,560
  - +/- any Pension Adjustment
  - + Previous Contribution Room
- o Deadline: **February 29th, 2024**
- o Contributions above the overall contribution limit is subject to a 1% / month penalty \$2000 life time over contribution limit(refer to CRA website)
- o A client's contribution room can be found in their Notice of Assessment, CRA My Account (online), Notice of Reassessment, and T1028
- o In-kind contributions:
  - capital gains must be declared/capital losses cannot be claimed.
  - current market value is used to calculate contribution amount.

### BENEFITS AT A GLANCE

- o Investments inside an RRSP are tax sheltered
- o Contributions are tax deductible
- o Potential creditor protection (not including contributions made in past 12 months)
- o Potential income splitting (Spousal RRSPs, RRIF income after age 65)

### SPOUSAL RRSPS

- o Contributions are tax deductible to the contributing spouse
- o Spousal contributions can be made even if contributing spouse is over age 71, but annuitant must be age 71 or younger
- o Withdrawals are taxable to the annuitant except for spousal contributions made in the last three years (income attribution)
  - For exceptions to the “three year rule”, refer to the CRA website

### HOME BUYERS PLAN

- o Maximum loan to yourself: \$35,000 (available to each buyer)
- o Must be “first time homebuyer” or buying for a related person with a disability
- o Repay loan within 15 years (starting in year two)
- o Unpaid payments become taxable income

### LIFE LONG LEARNING PLAN

- o Maximum loan to yourself: \$20,000 (up to \$10,000 / calendar year) while enrolled in post-secondary education
- o Repay loan within 10 years
- o Unpaid payments become taxable income

Additional Resources: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

E. & O.E January 2024, rates may be subject to change without notice. For more details, please contact your Regional HUB office.



### What are RRSPs?

A federal government tax-deferred savings program, designed to encourage Canadians to save and invest for retirement.



	Assumption Life, Beneva, Canada Life, Empire Life, Equitable Life, RBC Insurance & most mutual fund companies	Manulife Financial (Advantage account, GICs, seg funds, mutual funds)	Industrial Alliance
Loan Provider	B2B Bank	Manulife Bank	IAG
Minimum Loan	\$2,500	\$1,000	\$1,000
Maximum Loan	No maximum for most carriers	\$26,230	\$50,000
Maximum Term	120 Months	12 to 24 Months	From 1 to 10-year terms 3- to 5-year: Minimum loan of \$5,000 6- to 10-year: Minimum loan of \$12,500
Payment Deferral	180 Days	120 Days	120 days
Variable	1-year: Prime + 0.75% 2-years: Prime + 1.25% 3-4 years: Prime + 2.30% 5-years: Prime + 1.80% 6-9 years: Prime + 2.95% 10-years: Prime + 2.45%	Prime + 0.50%	Under \$5,000: 1-year and 2-year : Prime + 2.25%  Over \$5,000: 1-year: Prime + 0.75% 2-year: Prime + 1.25% 3-year to 5-year: Prime + 2.25%  Over \$12,500: 6-year to 10-year: Prime + 3.00%
Online App	Yes	Yes	No
Paper App	No	Yes	Yes
Advisor Support	1-800-263-8349	1-855-518-7546 x248739	1-844-442-4636

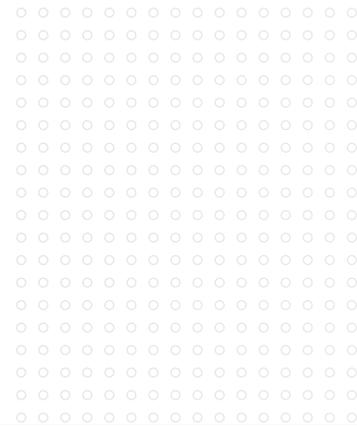
DISCLAIMER: For Fixed RRSP loan rate, please check Loan provider website for current rates. For any questions or referral to lending specialist for Manulife Bank please contact your Investment Specialist or local HUB office.

DISCLAIMER: E. & O.E. December 2023, rates may be subject to change without notice. For more details, please contact your Regional HUB office.



## 2024 National Investment Forum

# Tax Free Savings Account (TFSA) Summary



### CONTRIBUTIONS

- Annual Limit: \$7,000 for 2024
  - + Previous Contribution Room
  - + Previous year withdrawals
- For 2023, the total contribution room since 2009 for anyone born 1991 or earlier is \$95,000
- Contribution Period: January 1st to December 31st each year
- Contributions above the overall contribution limit is subject to a 1%/month penalty (refer to CRA website)
- A client's contribution room can be found in their Notice of Assessment, CRA My Account (online), Notice of Reassessment, and T1028
- In-kind contributions:
  - capital gains must be declared / capital losses cannot be claimed
  - current market value is used to calculate contribution amount

### BENEFITS AT A GLANCE

- Investments inside a TFSA are tax sheltered
- Contributions are after-tax (no deduction)
- Withdrawals are tax-free (no withholding)

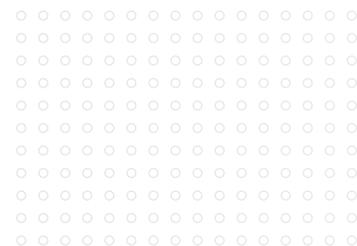
### BENEFICIARY

- There is no spousal TFSA
- There is no income attribution
- A TFSA may have a successor holder (spouse) or a named beneficiary

Additional Resources: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

## What are TFSAs?

A federal government tax-sheltered savings program, designed to encourage Canadians to save and invest for short, medium or long-term goals.



*E. & O.E. January 2024, rates may be subject to change without notice. For more details, please contact your Regional HUB office.*

	Dixon Mitchell	CC&L Private Capital	Manulife Private Wealth
Minimum Investment	\$1,000,000	\$800,000	\$1,000,000
Management Fees	1.5%	Tiered Fee: <\$2M = 1.25%, \$2M-\$5M = 0.75% +\$5M = 0.50%	Tiered Fee: <\$2m = 1.45% \$2M-\$5M = 1.10% \$5M-\$8M = 0.75%
Advisor Referral Fees	0.75%	Advisor discretion	0.30%
Notes on Fees	Services referring advisor provides must be documented for referral fee.	Minimum annual fee = \$12,500	N/A
Internal or External Managers	Internal	Internal	Internal
Alternative Investments	No	Yes	Yes
Proposed Analysis Service	Yes	Yes	Yes
Offer Additional Financial Planning	No	No	Yes, plus Private Banking
Website	<a href="http://www.dixonmitchell.com">www.dixonmitchell.com</a>	<a href="http://www.cclgroup.com">www.cclgroup.com</a>	<a href="http://www.manulifeprivatewealth.com">www.manulifeprivatewealth.com</a>
AUM	\$3 Billion	\$14 Billion	\$2 Billion
Additional information	Dixon Mitchell implements an investment process aimed at protecting capital and generating stable returns. They spend time getting to know their clients and keeping up with changes in their lives, to adjust portfolios as circumstances and objectives evolve. They accept referrals from financial advisors to manage the investments of private clients, and in return pay an on-going referral fee.	CC&L partners with financial advisors, helping them defend their high net worth clients from competitors, consolidate clients outside assets and grow their high net worth business. Working in partnership, they will provide specialized investment management solutions and meticulously construct an investment portfolio designed to achieve your clients' financial goals. This will enable you to offer your clients a pension-grade investment platform combined with personalized service to complement the value your practice provides.	Manulife Private Wealth helps advisors compete and win business in the high-net-worth space. Manulife Private Wealth will work with you to understand your client relationships and services, and to provide a highly personalized goals-based approach to investment management, as well as access to a broad range of services, solutions, and resources. Your clients will have access to a team of experts and infrastructure specifically geared toward this clientele allowing you to compete against banks and other private investment counsel (PIC)firms.

# First Home Savings Account (FHSA) Summary

## CONTRIBUTIONS

- o Annual Limit: \$8,000 for 2023 (first year of availability)
- o Lifetime Limit: \$40,000
  - +/- any Pension Adjustment
  - + Previous Contribution Room
- o As of 2024, the total contribution room since 2023 is \$16,000.
- o Contribution Period: January 1st to December 31st each year.
- o Contributions above the overall contribution limit is subject to a 1% / month penalty (refer to CRA website).

## BENEFITS AT A GLANCE

- o Investments inside an FHSA are tax sheltered.
- o Contributions are tax deductible.
- o Must be at least 18 years of age, not more than 71 years of age on December 31 of the year a resident of Canada, a first-time home buyer.

## SPOUSAL RRSPS

- o Qualifying (i.e. tax-free) withdrawal : Full capital can be withdraw in year of purchase of home : must be “first time homebuyer” (same rules as Home Buyer’s Plan). No repayment.
- o Qualifying withdrawal can be made alongside Home Buyer’s Plan.
  - Must fill out Form RC725, Request to Make a Qualifying Withdrawal from your FHSA and give it to your FHSA issuer
  - Must be a first-time home buyer
  - Must have a written agreement to buy or build a qualifying home with the acquisition or construction completion date of the qualifying home before October 1 of the year following the date of the withdrawal
  - Must not have acquired the qualifying home more than 30 days before making the withdrawal
  - Must be a resident of Canada from the time that you make your first qualifying withdrawal from one of your FHSAs until the earlier of the acquisition of the qualifying home, or the date of your death
  - Must occupy or intend to occupy the qualifying home as your principal place of residence within one year after buying or building it
- o Maximum participation period begins at FHSA opening and ends on December 31 of the year in which the earliest of the following events occur:
  - 15th anniversary of opening first FHSA
  - Turn 71 years of age
  - Year following First qualifying withdrawal

Additional Resources: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

E. & O.E January 2024, rates may be subject to change without notice. For more details, please contact your Regional HUB office.



**What are FHSA?**  
A first home savings account (FHSA) is a registered plan allowing you, as a prospective first-time home buyer, to save for your first home tax-free (up to certain limits).

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