

**2025 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
Age Limit Purchase	<p>Savings Plans:</p> <ul style="list-style-type: none"> • First Home Savings Account (RIA only) - 71 • Locked-In Retirement account (LIRA) and Locked-in RRSP (LRSP) - 71 • Registered Saving Plan - 71 • Spousal Registered Saving Plan - 85 • Tax Free Saving Account - 85 • Non-registered (seg fund only) - 85 <p>Income Plans:</p> <ul style="list-style-type: none"> • Locked In Income Fund - 85 • Prescribed Registered Retirement Income Fund (PRIF) - 85 (seg fund only - coming soon for RIA) • Retirement Income Fund (85) • Spousal Retirement Income Fund 	<p>Age 71 - RRSP, LIRA, LRSP, RLSP</p> <p>Age 80 - 75/100</p> <p>Age 85 - 75/100+ (up to age 85), 100/100 (Dec 31 of 85th year)</p> <p>Age 90 - 75/75</p> <p>Non-Reg, RIF, LIF, LRIF, PRIF, RLIF, TFSA</p>	<p>Age 80-90 Estate protection 75/100 (excluding NB and NFLD LIFs)</p> <p>Age 90 - Non-Reg, TFSA, RRIF, LIF (excluding NFLD)</p> <p>Age 70 - LIF (NFLD)</p> <p>Age 71 - RRSP, LRSP, LIRA, (excluding NFLD)</p> <p>Age 70 - LIRA (NFLD)</p>
Age Limit Deposit	<p>Savings Plans:</p> <ul style="list-style-type: none"> • First Home Savings Account (RIA only) - 71 • Locked-In Retirement account (LIRA) and Locked-in RRSP (LRSP) - 71 • Registered Saving Plan - 71 • Spousal Registered Saving Plan - 85 • Tax Free Saving Account - 85 • Non-registered (seg fund only) - 85 <p>Income Plans:</p> <ul style="list-style-type: none"> • Locked In Income Fund - 85 • Prescribed Registered Retirement Income Fund (PRIF) - 85 (seg fund only - coming soon for RIA) • Retirement Income Fund (85) • Spousal Retirement Income Fund 	<p>Age 71 - RRSP, LIRA, LRSP, RLSP</p> <p>Age 85 - 100/100</p> <p>Age 90 - 75/75 & 75/100</p> <p>Non-Reg, RIF, LIF, LRIF, PRIF, RLIF, TFSA</p>	<p>Age 90 - Non-Reg, TFSA, RRIF, LIF, Estate Protection</p> <p>Age 80 - LIF (NFLD)</p> <p>Age 71 - RRSP, LIRA, RSLP, LRSP</p>
Minimum Deposit	\$25	<p>\$500 / Fund - RRSP, LIRA, LRSP, RLSP, Non-Reg, TFSA</p> <p>\$50 - PAC</p> <p>\$10,000 - RIF, LIF, LRIF, PRIF, RLIF</p>	<p>\$500 - RRSP, LIRA, LRSP</p> <p>\$500 - Non-Reg, TFSA (without an automatic partial redemption)</p> <p>\$7500 - Non-Reg, TFSA (with an automatic partial redemption)</p> <p>\$25 - PAC (\$25 per segregated fund required)</p> <p>\$10,000 - RRIF, LIF</p>
Additional Deposit Minimum	\$25	<p>\$100 / Fund - RRSP, LIRA, LRSP, RLSP, Non-Reg, TFSA</p> <p>\$500 - RIF, LIF, LRIF, PRIF, RLIF</p> <p>\$50 - PAC</p>	<p>\$100 - Non-Reg, RRSP, TFSA, LIRA, LRSP</p> <p>\$25 - PAC (\$25 per segregated fund required)</p> <p>\$1,000 - RRIF, LIF</p>

Guarantee Options at Maturity	<p>Seg funds: Assumption Life guarantees that upon contract maturity, the annuitant will receive no less than 75% of gross premiums paid into segregated funds provided that the contract has been in effect for 15 years and that the annuitant is at least 69 years of age for registered contracts or 75 years of age for TFSA and non-registered accounts.</p> <p>RIAs: Upon maturity age of 105 years, the annuitant will receive the greater of the market value or 75% of gross deposits.</p>	75/75 & 75/100 - 75% at Age 100; 100/100 100% at term maturity (15-25 yrs); 75% maturity at end of term for deposits with less than 15 years	75%
Client or Company Initiated	N/A	75/75 & 75/100 & 100/100+ - N/A 100/100 - Company (auto)	N/A
Automatic	N/A	Yes - Monthly (100/100 only)	N/A
Age Limit	<p>None - Contract must be active for minimum 15 years to receive maturity guarantee and as well as above minimum age group</p> <p>Greater than Age 75 - Nonregistered, TFSA</p> <p>Greater than Age 69 - Registered</p>	10 years before maturity	N/A
Guarantee Options at Death	<p>If the 75% death benefit guarantee has been chosen: Assumption Life guarantees that the payment of the death benefit will not be less than the sum of 100% of the amount of all gross premiums paid into a guaranteed interest account and 75% of all gross premiums paid into a segregated fund, subject to any applicable proportional reduction. The value of the death benefit guarantee is in no case less than 75% of the gross premiums deposited into a segregated fund. We will credit your contract with any applicable guarantee amount as provided in this contract in order to give effect to the applicable death benefit guarantee.</p> <p>If the 100% guarantee at death has been chosen: Assumption Life guarantees that the payment of the death benefit will not be less than the sum of 100% of the amount of all gross premiums paid into a guaranteed interest account and 100% of all gross premiums paid into a segregated fund before the 77th Annuitant's birthday (being the contract annuitant at the time of premium payment). A decreasing guarantee scale applies to premiums paid into a segregated fund after the annuitant's 77th birthday according to the following scale:)</p> <p>Age of Annuitant at Time of Premium Payment Guaranteed Portion of Gross Premiums 77 - 78 years 95% 78 - 79 years 90% 79 - 80 years 85% 80+ years 80</p>	<p>75/75 - 75%</p> <p>75/100 & 100/100 - 100% on deposits before age 80 - 75% - Age 80+</p> <p>75/100 Plus - 100% on deposits before Age 85, 75% for age 85+</p>	75%
Client or Company Initiated	N/A	75/75 - N/A 75/100, 100/100 - Company	75/75 - N/A 75/100 & 100/100 - Company
Automatic	N/A	Yes - Every 3rd anniversary up to 80th birthday plus one additional reset on last policy anniversary before 80	N/A
Reset Age Limit	N/A	Age 80 - 75/100 Age 85 - 75/100	N/A
F Class	N/A	Yes	Yes (Partner and Preferred Partner Series)
Minimum for F Class	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 <i>(continued)</i>		Desjardins
	75/100 Guarantee	100/100 Guarantee	Helios2 75/75 Helios2 75/100i Helios 100/100i
Age Limit Purchase	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
Age Limit Deposit	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
Minimum Deposit	\$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)
Additional Deposit Minimum	\$100 - Non-Reg, RRSP, TFSA, LIRA, LRSP \$25 - PAC (\$25 per segregated fund required) \$1,000 - RRIF, LIF		\$500 \$50 - PAC
Guarantee Options at Maturity	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
Client or Company Initiated	N/A	Company initiated	75/75 & 75/100i N/A 100/100i - Company (at 15th year) or 2X/year (client)
Automatic	N/A	Yes - Annually	N/A
Age Limit	N/A	15 years before maturity	N/A

Guarantee Options at Death	<p>Canada Life Segregated Funds</p> <ul style="list-style-type: none"> - 100% - to Age 80 - Over age 80 - 75% of premium allocated increasing to 100% in 6th year. (refer to contract) <p>Canada Life Estate Protection</p> <ul style="list-style-type: none"> - Immediate 100% for annuitants age 80 to day before 91st birthday 	<p>75/75 - 75%</p> <p>75/100i & 100/100i - 100%</p>
Client or Company Initiated	Company initiated	N/A
Automatic	Yes - Annual	75/100i & 100/100i - Annual higher of inflation or market value
Reset Age Limit	On anniversary prior to annuitant attaining Age 80	Age 75
F Class	Yes (Partner and Preferred Partner Series)	Only available for contracts held externally in an intermediary or nominee account.
Minimum for F Class	<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 80	Age 80	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 100% for deposits made within the first year, 75% for deposits after the first year
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 Age Limit	N/A		At least 15 years to Maturity up to age 90	N/A 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 Reset Age Limit	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 (Beneva)
	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
Age Limit Purchase	December 31 of the year the annuitant reaches age 90	Age 85 to benefit from 100% DBG. December 31 of the year the annuitant reaches age 90	Age 80 to benefit from 100% DBG Age 72 to benefit from 100% MBG December 31 of the year the annuitant reaches age 90	Before age 90 - TFSA, RRSP, LIRA, RRIF, LIF
Age Limit Deposit	December 31 of the year the annuitant turns 100 (Might be different according to the type of registration)	Age 85 to benefit from 100% DBG. December 31 of the year the annuitant turns 100 (Might be different according to the type of registration)	Age 80 to benefit from 100% DBG Age 72 to benefit from 100% MBG December 31 of the year the annuitant turns 100 (Might be different according to the type of registration)	Age 90
Minimum Deposit	\$100 lump sum \$25 - PAC			\$400
Additional Deposit Minimum	\$100 lump sum \$25 - PAC			\$100 - PAC
Guarantee Options at Maturity	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%
Client or Company Initiated	N/A		Advisor Initiated	N/A
Automatic	N/A		N/A	N/A
Age Limit	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
Guarantee Options at Death	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
Client or Company Initiated	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
Automatic	N/A	Resets can be programmed by advisor to be made on a specific date each year automatically.	Advisor Initiated	N/A
Reset Age Limit	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
F Class	Yes			N/A
Minimum for F Class	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	75/100	Invest Series 75/75	Series 1 75/100	Series 2 75/100
Age Limit Purchase	The earlier of: <ul style="list-style-type: none"> 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 85	Age 71 - RRSP, LIRA Age 90 - Non-Reg, TFSA, RRIF, LIF		
Age Limit Deposit	The earlier of: <ul style="list-style-type: none"> 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 85 (No-load with chargeback available up to age 75)	Age 71 - RRSP, LIRA Age 90 - Non-Reg, TFSA, RRIF, LIF		
Minimum Deposit	No deposit is required if applying for the Canada Learning Bond (CLB)	\$2,500 \$100 - PAC For MPIP - \$100,000 per pool per account (ability to use multiple funds to get to minimum). Min is waived if total household is over \$250,000		\$1,000 - RRSP, Non-Reg, TFSA \$10,000 - RRIF, LIF \$50 - PAC		
Additional Deposit Minimum	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		
Guarantee Options at Maturity	75%			75% at age 100		75% - 10 year rollover
Client or Company Initiated	N/A			N/A		Series 2: Client initiated reset (one per calendar year)
Automatic	N/A			N/A		Series 1 and Series 2: Automatic reset at 10th year
Age Limit	N/A			75% at age 100		Series 2: Age 90
Guarantee Options at Death	75%		100%	75%		100% - deposits made before Age 80 80% - deposits made after age 80
Client or Company Initiated	N/A			N/A		Series 2: Client initiated reset (one per calendar year)
Automatic	N/A		Yes	N/A		Series 1 and Series 2: Automatic reset at 10th year
Reset Age Limit	N/A		80	N/A		Series 2: Age 90
F Class	No	Yes		Yes		
Minimum for F Class	N/A	No Minimum		No Minimum		

	SSQ Financial Group (Beneva)			Sun Life Global Investments		
	Basic Guarantee 75/75	Enhanced Guarantee 75/100	Optimal Guarantee 100/100	Investment Series 75/75	Estate Series 75/100	Estate Heritage Series
Age Limit Purchase	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	Age 85 - Non-Reg/TFSA Age 85 - RRIF/LIF/LRIF/PRIF
Age Limit Deposit	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	Age 85 - Non-Reg/TFSA Age 85 - RRIF/LIF/LRIF/PRIF
Minimum Deposit	\$400 \$40 - PAC			\$500		\$500
Additional Deposit Minimum	\$400 \$40 - PAC			Investment Series and Estate series - \$100 - Subsequent deposits - \$50 - PAC - \$5000 to the dollar cost average (DCA) fund		\$100 for subsequent deposits \$50 pre-authorized chequing plans Amount to a fund \$5000 to the DCA fund
Guarantee Options at Maturity	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%		75%
Client or Company Initiated	N/A	Client - Twice per calendar year		N/A		N/A
Automatic	N/A			N/A		N/A
Age Limit	N/A	Age 85		N/A	Age 80	N/A
Guarantee Options at Death	75%	100%		75%	100%	100%
Client or Company Initiated	N/A	Company		N/A		N/A
Automatic	N/A	Every 3rd policy anniversary, final DB reset on client's 80		N/A		N/A
Reset Age Limit	N/A	Age 85		N/A	Age 80	N/A
F Class	N/A			Yes		Yes
Minimum for F Class	N/A			\$100,000		\$500

	Assumption Life			
	CB2	CB3	CB5	Trailer Only
Sales Commission	Balanced & Equity: 2.00% Fixed Income: 1.00% Money Market: 1.00%	Balanced & Equity: 3.75% Fixed Income: 1.875% Money Market: 1.875%	Balanced & Equity: 5.20% Fixed Income: 2.60% Money Market: 2.60%	N/A
Trailing Commission	Balanced & Equity: 0.90% Fixed Income: 0.45% Money Market: 0.45% Trailer starts in month 1	Balanced & Equity: 0.5175% Fixed Income: 0.259% Money Market: 0.259% Trailer starts in month 1	Balanced & Equity: 0.45% Fixed Income: 0.225% Money Market: 0.225% Trailer starts in month 1	75/75 (RIA & Seg) Balanced & Equity: 1.05% Fixed Income: 0.525% Money Market: 0.525% 75/100 (Seg) Balanced & Equity: 1.15% Fixed Income: 0.575% Money Market: 0.575% 75/100 (RIA) Balanced & Equity: 1.05% Fixed Income: 0.525% Money Market: 0.525%
Chargeback Period	24 months	36 months	60 Months	N/A
Pro-rating	Q1: 100% Q2: 83% Q3: 70% Q4: 55% Q5: 45% Q6: 30% Q7: 20% Q8: 10% Q9: 0%	Q1: 100% Q2: 90% Q3: 80% Q4: 75% Q5: 65% Q6: 55% Q7: 45% Q8: 37% Q9: 30% Q10: 22% Q11: 14% Q12: 5% Q13: 0%	Q1: 100% Q12: 40% Q2: 90% Q13: 35% Q3: 85% Q14: 30% Q4: 80% Q15: 25% Q5: 75% Q16: 20% Q6: 70% Q17: 15% Q7: 65% Q18: 10% Q8: 60% Q19: 5% Q9: 55% Q20: 2% Q10: 50% Q21: 0% Q11: 45%	N/A
Exemption	Monthly RRIF/LIF payments are exempt	Monthly RRIF/LIF payments are exempt	Monthly RRIF/LIF payments are exempt	N/A

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.

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	BMO Insurance		Canada Life	
	Chargeback 2	Chargeback 5	3.00% gross	3.50% gross
Sales Commission	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
Trailing Commission	Full Trailer on Fixed Income Funds same as equity funds 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)	Full Trailer on Fixed Income same as equity funds 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
Chargeback Period	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%
Pro-rating	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)	
Exemption	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)	

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	Desjardins		Empire Life	Equitable Life	
	No Load D	No Load E	No Load	CB3	CB5
Sales Commission	3.00% gross	5.00% gross	3.50% gross	3.50% gross	5.60% gross
Trailing Commission	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%
Chargeback Period	36 Months	60 Months	36 Months	36 Months	60 Months
Pro-rating	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%
Exemption	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 from chargeback withdrawals each year (all registrations) No chargeback unless the deposit was made on or following the annuitant's 60 th birthday and the annuitant died within six months of the deposit	10% free from chargeback withdrawals each year (all registrations) No Chargeback unless the deposit was made on or following the annuitant's 60 th birthday and the annuitant died within six months of the deposit

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	Industrial Alliance		La Capitale (Beneva)		Manulife Financial
	CB3	CB5	CB3	CB5	MPIP GIF Select - InvestmentPlus RESP No Load (Chargeback 2 years)
Sales Commission	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)
Trailing Commission	<p>Month 1-12: 0.00%</p> <p>Years 2-3-4 - Money Market: 0.3125% - Fixed Income Funds: 0.245% - Indexia: 0.368% All other Funds: 0.49%</p> <p>Years 5+ - Money Market: 0.3125% - Fixed Income Funds: 0.50% - Indexia: 0.75% All other Funds: 1%</p>	<p>Month 1-12: 0.00%</p> <p>Years 2-3-4-5-6-7 - Money Market: 0.3125% - Fixed Income Funds: 0.245% - Indexia: 0.368% All other Funds: 0.49%</p> <p>Years 8+ - Money Market: 0.3125% - Fixed Income Funds: 0.50% - Indexia: 0.75% All other Funds: 1%</p>	<p>Year 1-3: 0.00% Year 4: 0.50% Year 5: 0.75% Year 6 over: 1.00%</p> <p>Except for FI and all conservative and moderate profiles</p>	<p>Year 1-3: 0.00% Year 4-5: 0.25% Year 6: 0.50% Year 7: 0.75% Year 8+: 1.00%</p> <p>Except for FI and all conservative and moderate profiles</p>	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).
Chargeback Period	36 Months	60 Months	36 Months	60 Months	24 Months
Pro-rating	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%
Exemption	<p>10% of the market value*, plus 10% of current year deposits*</p> <p>*Excluding the market value of the Money Market DCA fund</p>	<p>10% of the market value*, plus 10% of current year deposits*</p> <p>*Excluding the market value of the Money Market DCA fund</p>	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.

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.

	RBC Insurance	SSQ Financial Group (Beneva)	Sun Life Global Investments
	CB2	No Load Mode B	No Load
Sales Commission	3.25% gross (Equity, Balanced, Portfolios & FI) 2.00% gross on Money Market	3.00% gross	3.00% gross
Trailing Commission	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
Chargeback Period	24 Months	24 Months	24 Months
Pro-rating	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%
Exemption	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

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.

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	Assumption Life	BMO Insurance	Canada Life	Desjardins	Empire Life	Equitable Life
Pricing Starts At	\$50K	\$250K (1 Tier)	\$500K	\$250K	\$250K	\$250K
Pricing Based On	Household	SIN	Household	SIN	Household	Contract
Tiered Reduction	\$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
Client Name Fee for Service	No	No	Yes (PS2 Series min \$500K)	No	Yes	No
Seg-Fund Wrapped ETF/Index Funds	No	Yes	No	Yes	Yes (Multi-Strategy) 4 Index Funds 4 ETF Portfolios	Yes
Range of MER Based on HNW Offering (Range From 75/75 To 100/100)	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%	1.34% - 3.31% 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 (Beneva)	Sun Life Global Investments
Pricing Starts At	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
Pricing Based On	Household assets (address)	Household	N/A	Household	SIN
Tiered Reduction	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
Client Name Fee for Service	Yes	No	Yes	No	Yes (O series)
Seg-Fund Wrapped ETF/Index Funds	Yes	Yes	No	Yes	Yes
Range of MER Based on HNW Offering (Range From 75/75 To 100/100)	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)

HIGH NET WORTH MUTUAL FUND COMPARISON (MANAGED BALANCE FUNDS)

	AGF Management	CI Investments	Dynamic Funds	Fidelity Investments	Franklin Templeton			
Pricing Starts At	\$100K/Fund \$250K/Household	\$100K	\$250K	\$250K	200 K\$	200 K\$	100 K\$	200 K\$
Pricing Based On	Household & Fund	Individual SIN, Household	Per Fund	Downward Lineage	Individual SIN/ Household (including account linking)			
Tiered Reduction	Reduced BPS \$250K - \$500K = 0.075% - 0.125% \$500K - \$1M = 0.10% - 0.15% \$1 - \$3M = 0.125% - 0.17% > \$3M = 0.13% - 0.18%	Combined fee reduction % (range incl. all mandates) \$100K - \$499K = 0.000% - 0.450% \$500K - \$999K = 0.010% - 0.450% \$1M - \$2.49M = 0.075% - 0.475% \$2.50M - \$4.99M = 0.120% - 0.570% > \$5M = 0.240% - 0.740%	Reduced BPS \$250k-\$1M= 0.075% \$1M- \$5M= 0.125% \$5M+= 0.175%	Reduced BPS \$250K-\$999K= - 0.05% \$1M-\$2.49M= -0.10% \$2.5M-\$4.9M= - 0.15% \$5M-\$9.9M= -0.20% >\$10M= -0.25%	Not Applicable. Instead, investors are auto-switched into PA from A	Not Applicable. Instead, investors are auto-switched into PT from T	Not Applicable. Instead, investors are auto-switched into PFT from FT	Tier 1: \$200K to \$2.5M Teir 2: \$2.5M to \$5M Tier 3: > 5M
Client Name Fee for Service	Yes	Yes	Yes	Yes	N/A		Yes	
Mutual Fund Wrapped ETF/ Index Fund	Yes	No	Yes	Yes	Yes			
Range Of MER Based on HNW Offerings (Ranges Shown \$250-\$500k)	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
Pricing Starts At	\$100K/Fund \$250K/Household	\$100K	\$100K	\$100K/Fund \$250K/Household
Pricing Based On	Household	Household	Household	Household
Tiered Reduction	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
Client Name Fee for Service	Yes	Yes	Yes	Yes
Mutual Fund Wrapped ETF/ Index Fund	No	Yes	Yes	No
Range Of MER Based on HNW Offerings (Ranges Shown \$250- \$500k)	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:
 - 2024: \$31,560
 - 2025: \$32,490
 - +/- any Pension Adjustment
 - + Previous Contribution Room
- o Deadline: **March 3rd, 2025**
- 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

E. & O.E January 2025, 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	No deferral available	120 Days	120 days
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 2024, rates may be subject to change without notice. For more details, please contact your Regional HUB office.



2025 National Investment Forum

Tax Free Savings Account (TFSA) Summary



CONTRIBUTIONS

- Annual Limit: \$7,000 for 2025
 - + Previous Contribution Room
 - + Previous year withdrawals
- For 2024, the total contribution room since 2009 for anyone born 1991 or earlier is \$102,000
- 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)

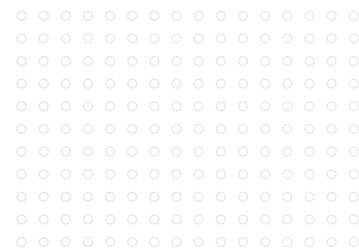
BENEFICIARY

- 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

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.



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	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	www.dixonmitchell.com	www.cclgroup.com	www.manulifepriatewealth.com
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 2024 (first year of availability)
- o Lifetime Limit: \$40,000
 - +/- any Pension Adjustment
 - + Previous Contribution Room
- o As of 2025, 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

E. & O.E January 2025, 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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