

Annuity settlement option for the death benefit

SO YOU CAN CONTINUE TO LOOK AFTER YOUR LOVED ONES

**Are you looking for a
simple way to continue
to take care of your
loved ones?**

Have we got an offer for you!

It's reassuring to know that your benefits can be paid directly to the beneficiaries designated in your contract without going through your estate, thereby avoiding costs and delays.

And it's all the more reassuring that with the **annuity settlement option for the death benefit**, you can decide **how** these benefits will be paid to your beneficiaries (lump-sum payment or annuity).



Key facts about the annuity settlement option for the death benefit

1 THIS OPTION COULD BE RIGHT FOR YOU IF:

- You want to transfer your assets in a gradual and confidential manner
- You are not sure about your beneficiary's ability to administer a one-time amount, which may be high
- You want to ensure your beneficiary is taken care of for life

2 NO FEE

The annuity settlement option for the death benefit is available at no additional cost with guaranteed investment funds and term investments contracts (including Guarantee Advantage).¹

¹ Excluding contracts held in an intermediary or nominee account.

3 FORM TO BE COMPLETED

To select this option, you'll need to fill out the Beneficiary Designation – Annuity Settlement Option (Endorsement) form. Make sure to name **all** beneficiaries, including those who will be receiving a lump-sum payment

Your beneficiaries will not know about your selection. It will remain confidential.

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**To learn more about the annuity settlement option for the death benefit,
please contact your advisor today.**

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