

Death benefit annuity settlement option

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 **death benefit annuity settlement option**, you can decide **how** these benefits will be paid to your beneficiaries (lump-sum payment or annuity).

Key facts about the death benefit annuity settlement option

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

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.

¹ Excluding contracts held in an intermediary or nominee account.

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

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* As at December 31, 2022

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