

# Product Comparison Chart for

“Transfer from a Registered Qualified Policy to an imaxxGIF Contract”



Segregated Fund Product Features	GROWSafe® 100% Guarantee Option	IMS I and II – 75% Guarantee Option on Maturity & Death	IMS III – 75% Guarantee Option on Maturity & Death	IMS 75/75 or 100/100 Guarantee Options on Maturity & Death	imaxxGIF Guarantee Options (Maturity/Death) Option 1: 75%/75% Option 2: 75%/100% ** Option 3: 100%/100% **
Guarantee type	Policy based contracts	Policy based contracts	Policy based contracts	Fund based contracts	Deposit based contracts
Segregated fund option	6 funds	6 funds	6 funds	6 funds	19 funds at 75%/ 75% 19 funds at 75%/100% 10 funds at 100%/100%
Additional deposits	Closed for additional deposits	Closed for additional deposits	Closed for additional deposits	Closed for additional deposits	Closed for additional deposits
Death benefit option	100% guarantee	75% guarantee	75% guarantee	Choice of 75% or 100% guarantee at the fund level	Choice of 75% or 100% guarantee
Deposit maturity date	N/A	N/A	N/A	10 years after the beginning of each deposit year	10 years (minus 1 day) after the beginning of each deposit year
Deposit maturity benefit option	N/A	N/A	N/A	Level of guarantee benefit amount (75% or 100%) must be the same as the death benefit	Either 75% or 100% of the guaranteed amount. Guarantee option cannot be mixed within the same contract.
Contract/Policy maturity date (CMD)	Registered Plan (RRSP and LIRA): Minimum of 10 years if selected. Otherwise December 31 <sup>st</sup> of the year the annuitant turns age 69, with an option to extend the age to 71*	Registered Plan (RRSP and LIRA): Minimum of 10 years if selected. Otherwise the birthdate of the year the annuitant turns age 69, with an option to extend the age to 71*	Registered Plan (RRSP and LIRA): Minimum of 10 years if selected. Otherwise the birthdate of the year the annuitant turns age 69, with an option to extend the age to 71*	Registered Plan (RRSP and LIRA): December 31 <sup>st</sup> of the year the annuitant turns age 69, with an option to extend the age to 71 *	December 31 <sup>st</sup> of the year the annuitant turns age 100

The imaxxGIF segregated fund contract offers RRIF plans, but the GROWSafe 94 and IMS segregated fund contracts do not offer RRIF plans.

Please refer to the form entitled “Transfer from a Registered Qualified Policy to an imaxxGIF Contract (IP1212)” for the transfer rules.

\*Option to extend the Contract Maturity Date to age 71 is available to policyholders as a result of the Federal government’s changes to registered plans under Bill C-52 in 2007.

\*\*The imaxxGIF 75/100 or 100/100 guarantee option is not available for the “Transfer” if the current Qualified Policy is a IMS 75% Maturity/Death guarantee policy.

**Product Comparison Chart for “Transfer from a Registered Qualified Policy to an imaxxGIF Contract”** (continued)

Segregated Fund Product Features	GROWSafe® 100% Guarantee Option	IMS I and II – 75% Guarantee Option on Maturity & Death	IMS III – 75% Guarantee Option on Maturity & Death	IMS 75/75 or 100/100 Guarantee Options on Maturity & Death	imaxxGIF Guarantee Options (Maturity/Death) Option 1: 75%/75% Option 2: 75%/100% ** Option 3: 100%/100% **
Contract/Policy maturity benefit option	100% Guarantee	75% Guarantee	75% Guarantee	Level of guarantee benefit amount (75% or 100%) must be the same as the death benefit. Guarantee option can be mixed within the same contract.  Note: the 100% Guarantee option is decreased to 80% in the last decade of the policy. Client has the option to carry the maturity date in a RRIF to obtain the full 100% in order to meet the 10 year minimum requirement.	Either 75% or 100% of the guaranteed amount. Guarantee option cannot be mixed within the same contract.
Reset option	Client initiated reset. Based on the policy value. Will reset the death and the maturity benefit. Any time (up to age 90). Not allowed in the 10 years prior to the Contract Maturity Date	Not permitted	Not permitted	Client initiated reset. Will reset the maturity and the death benefit. Based on the fund value: 2 per year up to age 69, then 1 per year between ages 70 through 90, no resets thereafter.	Automatic reset of the <b>death guaranteed amount</b> on each policy anniversary until the annuitant's 81 <sup>st</sup> birthday
10% Annual free withdrawals of DSC units	Available	Not permitted	Not permitted	Not permitted	Yes
Fund transfers fees	Four transfers per year at no charge. A 2% fee (based on the transfer amount) for each additional transfer for that year	Four transfers per year at no charge. Thereafter, \$25 for each additional transfer	Four transfers per year at no charge. Thereafter, \$25 for each additional transfer	Four transfers per year at no charge. Thereafter, \$25 for each additional transfer	Four transfers per year at no charge. A 1% transfer fee for each additional transfer within the same calendar year
Fund transfers and impact on guarantee and on maturity date	No impact	No impact	No impact	Fund transfer is treated like a deposit /withdrawal and will impact the guarantee amount and the maturity date.	No impact
Physical Fund Distribution	No	No	No	No	No

**Product Comparison Chart for “Transfer from a Registered Qualified Policy to an imaxxGIF Contract” (continued)**

Asset Class	Segregated Funds that are available under the IMS products	imaxxGIF (alternative funds)	Guarantee Level		
			75%/75%	75%/100%	100%/100%
Money Market & Fixed Income	ivari Canadian Money Market GIF - NN IP	ivari Canadian Money Market GIF – imaxxGIF	✓	✓	✓
	ivari Canadian Bond GIF - NN IP	ivari Canadian Bond GIF – imaxxGIF	✓	✓	✓
		ivari Canadian Short-Term Bond GIF – imaxxGIF	✓	✓	✓
		ivari TD Income Advantage GIF – imaxxGIF	✓	✓	–
Canadian Balanced	ivari Canadian Balanced GIF - NN IP	ivari Canadian Balanced GIF – imaxxGIF	✓	✓	✓
		ivari CI Canadian Balanced GIF – imaxxGIF	✓	✓	✓
		ivari Fidelity Canadian Asset Allocation GIF – imaxxGIF	✓	✓	–
		ivari Fidelity Canadian Balanced GIF – imaxxGIF	✓	✓	–
		ivari TD Dividend Balanced GIF – imaxxGIF	✓	✓	–
		ivari Canadian Fixed Pay GIF – imaxxGIF	✓	✓	–
		ivari TD Dividend Income GIF – imaxxGIF	✓	✓	–
Global Balanced	N/A	ivari CI Conservative GIF – imaxxGIF	✓	✓	✓
		ivari CI Balanced GIF – imaxxGIF	✓	✓	✓
		ivari CI Growth GIF – imaxxGIF	✓	✓	✓
		ivari Quotential Balanced Income GIF – imaxxGIF	✓	✓	✓
		ivari Quotential Balanced Growth GIF – imaxxGIF	✓	✓	✓
		ivari Quotential Growth GIF – imaxxGIF	✓	✓	–
Canadian Equity	ivari Canadian Equity GIF - NN IP	ivari Canadian Equity GIF – imaxxGIF	✓	✓	–
U.S. Equity	ivari U.S. Equity Index GIF - NN IP	N/A			
Global Equity	ivari Global Growth GIF - NN IP	ivari CI Maximum Growth GIF – imaxxGIF	✓	✓	–

**Product Comparison Chart for “Transfer from a Registered Qualified Policy to an imaxxGIF Contract” (continued)**

Asset Class	GROWSafe 94	imaxxGIF (alternative funds)	Guarantee Level		
			75%/75%	75%/100%	100%/100%
Money Market & Fixed Income	ivari Canadian Short-Term Bond GIF – GS/GS2	ivari Canadian Short-Term Bond GIF – imaxxGIF	✓	✓	✓
	ivari Canadian Bond GIF – GS/GS2	ivari Canadian Bond GIF – imaxxGIF	✓	✓	✓
		ivari Canadian Money Market GIF – imaxxGIF	✓	✓	✓
		ivari TD Income Advantage GIF-imaxxGIF	✓	✓	–
Canadian Balanced	ivari Canadian Balanced GIF – GS/GS2	ivari Canadian Balanced GIF – imaxxGIF	✓	✓	✓
	ivari Canadian Fixed Pay GIF – GS/GS2	ivari CI Canadian Balanced GIP – imaxxGIF	✓	✓	✓
		ivari Fidelity Canadian Asset Allocation GIF – imaxxGIF	✓	✓	–
		ivari Fidelity Canadian Balanced GIF – imaxxGIF	✓	✓	–
		ivari TD Dividend Balanced GIP – imaxxGIF	✓	✓	–
		ivari Canadian Fixed Pay GIF – imaxxGIF	✓	✓	–
		ivari TD Dividend Income GIF – imaxxGIF	✓	✓	–
Global Balanced	N/A	ivari CI Balanced GIP – imaxxGIF	✓	✓	✓
		ivari CI Conservative GIP – imaxxGIF	✓	✓	✓
		ivari CI Growth GIP – imaxxGIF	✓	✓	✓
		ivari Quotential Balanced Income GIF – imaxxGIF	✓	✓	✓
		ivari Quotential Balanced Growth GIF – imaxxGIF	✓	✓	✓
		ivari Quotential Growth GIF – imaxxGIF	✓	✓	–
Canadian Equity	ivari Canadian Equity GIF – GS/GS2	ivari Canadian Equity GIF – imaxxGIF	✓	✓	–
Global Equity	ivari Global Growth GIF – GS/GS2	ivari CI Maximum Growth GIP – imaxxGIF	✓	✓	–

™ ivari and the ivari logos are trademarks of ivari Holdings ULC. ivari is licensed to use such marks.

