

INVESTMENT STRATEGIES

Ageless Investing (GIF 75/100)

Transfer wealth to your family seamlessly using a Guaranteed Investment Fund structured around a younger annuitant, allowing the owner to retain full control while preserving all death benefit guarantees beyond their own lifetime.

- The owner continues managing investments and making deposits until the annuitant turns 90
- The 100% Death Benefit Guarantee resets automatically every year until the annuitant turns 80
- On the owner's death, assets transfer directly to the successor owner with no acquisition costs, no new guarantee periods, and no new deferred sales charges
- The policy continues with all its benefits intact, providing cost-effective estate planning

Ideal for investors who want to remain in the market while ensuring a smooth, low-cost transfer of wealth to the next generation.