

## Reason why letter sample – Segregated fund policy/annuity

Joe Smith, this summary is intended to highlight key information about your recent purchase. Based on our discussions you purchased the following product:

### **Segregated fund policy (Canadian Equity)**

**Insurer name: ABC Insurance Co.**

**Investment amount: \$100,000**

### **The following outlines the segregated fund fees and guarantees selected:**

#### **Maturity/Death benefit guarantee chosen: 75/75**

At maturity 75% of your investment is protected and 75% of your investment is protected at death

#### **Sales charge option chosen and explanation of this fee structure:**

You have the no-load fee option, all your money is invested upfront and can be withdrawn in the short term with no sales charge.

### **Summarized from our discussion, here are the key facts about your situation:**

You wanted to invest \$100,000 in the equity market for higher growth opportunities and wanted the guarantees.

### **The following explains why you purchased the product (need addressed):**

You are invested in the equity market with the opportunity for higher growth, but have some protection with segregated fund guarantees.

If any of this information about you or your needs is not correct, please let me know right away. If you have any questions about your investments, don't hesitate to ask me now or at any time in the future. You should also keep this letter with your personal papers as a reminder of why you purchased the policy.

**Advisor name:** \_\_\_\_\_

**Advisor signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_