

Are you interested in guaranteed lifetime retirement income?

## Higher returns and security with INSURED ANNUITIES

The Insured Annuity strategy guarantees that you will receive income payments during your lifetime and, upon your death, your beneficiaries will recover the amount of your initial investment tax-free.

The Insured Annuity strategy:

- Provides guaranteed income for you for the rest of your life
- Significantly enhances the value of your estate and preserves your capital
- Protects you against fluctuations in the market
- Protects you against inflation
- Is tax efficient

### Sample Approximate Insured Annuity Rates Chart\*

- Rates are equivalent pre-tax yields based on a \$250,000 investment, 40% tax bracket, and nonsmoking.
- Returns will vary based on age, sex, smoker status, investment amount, tax bracket, insurability, and interest rates.

Age/Sex	Male	Female	Joint
60	6.35%	6.11%	6.49%
65	6.98%	6.10%	6.70%
70	6.36%	6.23%	7.18%
75	6.28%	6.69%	7.92%
80	4.21%	6.72%	9.19%
85	3.00%	6.51%	11.81%

An Insured Annuity strategy provides an attractive, guaranteed lifetime income. To find out if this strategy makes sense for you, please contact The Butler / Laing Group at 604-535-4749.



THE BUTLER / LAING GROUP  
FINANCIAL PEACE OF MIND

\*Quotes were generated using Standard Life's annuity rates (Age 85 single life quotes provided by Transamerica) and the most cost effective permanent life insurance product for each age group. All insurance products are sold through ScotiaMcLeod Financial Services Inc., the insurance subsidiary of Scotia Capital Inc., a member of the Scotiabank Group. When discussing life insurance products, ScotiaMcLeod advisors are acting as Life Underwriters (Financial Security Advisors in Quebec) representing ScotiaMcLeod Financial Services Inc. <sup>TM</sup> Trademark of The Bank of Nova Scotia. Scotia Capital Inc. authorized user of the mark. ScotiaMcLeod is a division of Scotia Capital Inc., Member CIPF.