

In His Service Financial Services - David Blakely | Life Insurance & Investment Agent/Broker

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Registered Investment Account a better way to Invest your RRSP's, RRIF's, TFSP's, Non-Registered & FHSA.

Registered Investment Account (R.I.A.) Investments = Lower Fees

Regular Segregated Fund Investments = Higher Fees

An example of Registered Investment Account (R.I.A.) VS Regular Segregated Fund -

Registered Investment Account - Traditional Balanced Portfolio (75/100) - \$ 225,000.00 Time Invested 15 years - Management Fee 2.90 % with a Gross Average Return of 6% = \$ 355,682.00

Regular Segregated Fund - Traditional Balanced Portfolio (75/100) - \$ 225,000.00 Time Invested 15 years - M.E.R. (Management Expense Ratio) 3.96% with a Gross Average Return of 6% = \$ 304,606.00

**Difference for your Investments = \$ 51,076.00 with a Registered Investment Account (R.I.A.)
(The Savings from the Lower Fees are passed on to you the customer)**

Registered Investment Account (R.I.A.) - Other Benefits:

1- 75% to 100 % Death Benefit Guarantee and 75% Maturity Benefit Guarantee,

The Death Benefit Guarantee - If you pass away before your Maturity Date your Death Benefit Guarantee applies. This is either your Market Value **or** 75% to 100% of Your Net Deposits whichever is Higher Amount at the time.

The Maturity Guarantee - Upon Maturity of your funds usually the age of 105 years you will apply. This is either your Market Value **or** 75% of Your Net Deposits whichever is Higher Amount at the time.

2- Preferred Pricing Program \$ rebates applies for customers with \$ 50,000 or more in their Investments,

3- Beneficiary Designation plus you Bypass Probate and you have Creditor Protection,

4- You can Transfer any other Investments into your Account,

5- Professionally Managed Portfolios with Access to High-Quality Actively Managed Solutions,

6- Once you get to Age 71 or sooner if you choose you have the option to switch to a Life Annuity with a Guaranteed Monthly or Annual amount of money for the rest of your life. You choose your Beneficiary(s).

M.E.R. (Management Expense Ratio) - Includes Management Fees, Operating Expenses, Insurance Fees & Taxes.

Management Fees - For managed investment products these fees cover the costs of Managing your Fund's.

Operating Expenses - Covers day-to-day expenses, including accounting, fund valuation, legal matters, etc.

Insurance Fees Segregated Funds - Includes The Death Benefit Guarantee and The Maturity Guarantee.

Taxes - Each segregated fund is required to pay taxes on the Management Fees, Insurance Fees and Operating Fees.

Colossians 3:23 - And whatsoever ye do, do it heartily, as to the Lord, ...