

# LONGEVITYGUARD



## Innovative Strategies to Safeguard Your Portfolio

Unlock peace of mind with our innovative strategy designed to safeguard your portfolio from unexpected longevity risks due to breakthroughs in medical science and technology. Our goal is to enhance long-term financial stability, ensuring your portfolio remains resilient in the ever-evolving landscape.

### Did you know...?



- Life Expectancy in Canada has increased by 3.6 years from 2000 to 2020.<sup>1</sup>
- LongevityGuard isolates and shields against longevity risks while empowering you to continue your strategic asset management mandate.

### Why Choose LongevityGuard?



- **Economical Advantage:** LongevityGuard offers an economical alternative compared to other traditional risk transfer solutions
- **Bespoke Design:** Enjoy flexibility in term length and liability benchmark design, precisely fitting your protection needs
- **Industry Expert Partnerships:** Gain confidence in future financial stability through partnerships with longevity risk experts

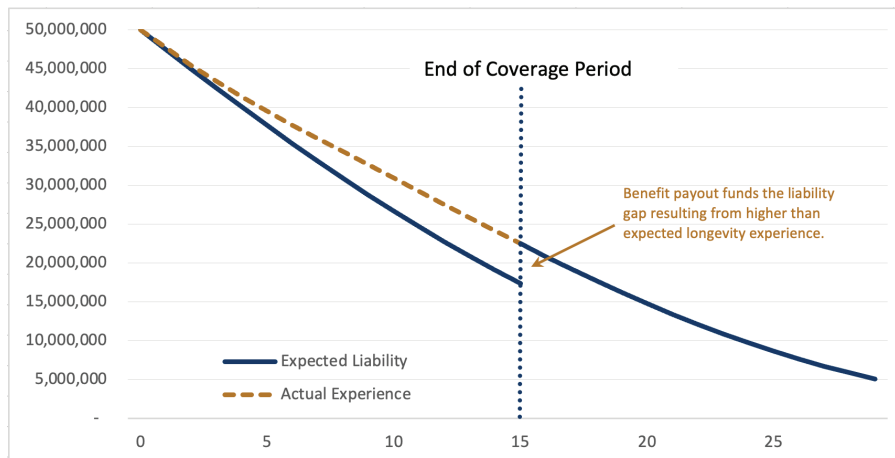
### Key Features



- ✓ **Transparent and Formulaic Approach:** Actuarial assumptions and liability calculation methodologies are established at the onset to eliminate ambiguity and hindsight bias.
- ✓ **Tailored Protection Premium:** Annual protection premiums are level and guaranteed for contract duration, providing cost certainty for precise planning.
- ✓ **Top-Up Bullet Payment:** The liability difference at the end of the coverage period, reflecting the actual longevity experience above expectation, triggers a benefit payout in the form of a bullet payment

1. <https://www.statista.com/statistics/1041135/life-expectancy-canada-all-time/>

### LongevityGuard 15-Yr Term Illustration



Doing business with RMA is easy due to our depth of product and market knowledge.



### Get in touch today!

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