

**SSQ PRIVATE WEALTH  
MANAGEMENT**

**SSQ** Financial  
Group

*Values in the right place*



*Investment*

*SSQ Financial Group is a company with its “values in the right place” because it is comprised of people who uphold our core values, who care deeply about the work they do and whose primary ambition is to provide the very best customer service. Our employees are **accessible, competent, honest, respectful** and **committed** to offering the highest level of performance.*

*The principles of mutualism that shaped the creation of our company continue to influence our corporate management practices even today. In upholding those principles, we place high value on teamwork. Every day, we are driven by the belief that success and cooperation go hand in hand.*

*The perfect balance between diversity of expertise, points of view and a shared vision of common values is what makes SSQ an effective and competent multidisciplinary team.*

*In short, thanks to the people who embrace our fundamental values, it is only natural for SSQ Financial Group to have its **values in the right place**.*





## **SSQ PRIVATE WEALTH MANAGEMENT**

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*Our mission is to offer our wealthier clients products and services that are tailored to their needs. SSQ Private Wealth Management provides a portfolio management service that puts your investment needs and objectives first.*

When you have significant assets, portfolio management involves rigorous monitoring and key decision-making in order to reach your financial goals.

Drawing on our expertise and diligence, we help clients reach their financial objectives, while keeping the protection of their investment capital in mind.

In addition to portfolio performance, SSQ Private Wealth Management offers peace of mind. This peace of mind stems from the fact that assets are covered by the kind of capital guarantees that only an insurance company can offer.

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### **SSQ Private Wealth Management:**

- Long-term capital growth
  - Competitive rates based on the size of your assets
  - Guaranteed investment funds with distinct characteristics
  - Peace of mind thanks to sound risk management and unique capital guarantees
  - Top notch portfolio monitoring tools
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# **LONG-TERM CAPITAL GROWTH**

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SSQ hires external managers to manage its funds. This means that at any time, you have access to a broad range of funds, asset classes and managers all in one place.

Before they can be added to our fund platform, managers are subjected to a rigorous screening process. They then continue to be closely supervised to ensure the optimal performance of our family of funds.

## **Range of investment products and competent managers**

Investing with SSQ means having access to:

- Many **recognized fund managers** that are normally not available to individuals, several of whom have managed major pension funds.
- Many asset classes, including **alternative asset classes** such as global real estate and infrastructures, that allow for a higher return potential and optimal portfolio diversification.
- A variety of **guaranteed investments**, including redeemable and non-redeemable Guaranteed Interest Accounts (GIA).

## **Turnkey investment options**

Several **portfolio fund** options allow you to invest in a wide range of asset classes and managers in one easy purchase, which is rebalanced automatically to ensure a stable asset allocation.

## A totally impartial choice of investment managers

Since we do not own an investment management subsidiary, your interests always come first. We only work with the **best funds and managers on the market** in each asset class, which can always be changed when objectives are not met.

## Constant monitoring by our team of experts

By investing through SSQ, you not only get access to investment management experts, you also get our performance-monitoring services, which takes the burden off you!

**SSQ's Fund Offering Committee** is comprised of investment professionals from different backgrounds. The committee serves as a kind of "manager of managers" whose role is to put together a roster of external managers recognized in their respective fields of expertise. The committee mandate is to make sure that the fund platform continues to grow in the investors' interest, thanks to a rigorous selection and monitoring process.



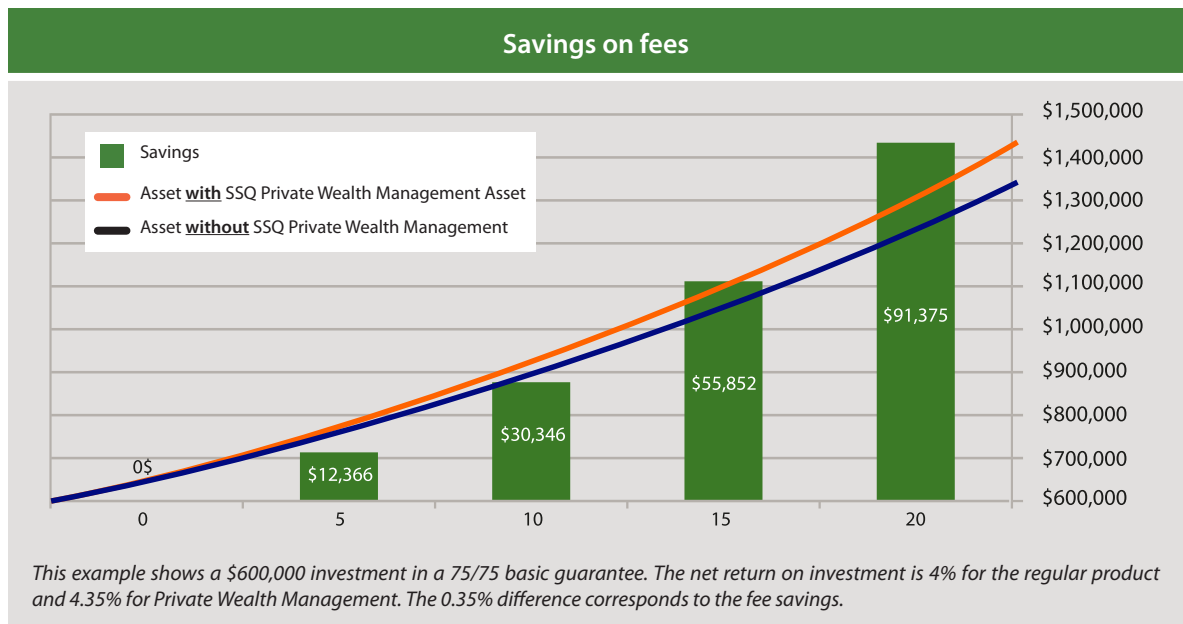
# COMPETITIVE RATES BASED ON THE SIZE OF YOUR ASSETS

The greater the account size, the bigger the impact of management fees. This is why discounted fees are so important.

## Major savings on management fees

By taking advantage of the SSQ Private Wealth Management Program, you will benefit from **excellent rates that are not accessible to regular investors**. This management fee discount applies to all your assets, regardless of plan (RRSP, locked-in RRSP, RRIF, locked-in RRIF, TFSA, etc.)

On average, investors who sign up for SSQ's Private Wealth Management Program save 0.35% on regular management expense ratios (MER).



## A plan that benefits the entire family

Not only do you get a discount on fees, but **so does your immediate family**. Every investor may choose their investment options separately, and all will get the discount!

A company owned by one of the individual investors of the group as a connected person (holding 10% or more of the shares) is also eligible.

This is also a way to satisfy the minimum requirements of the program. The amounts invested by the group must total at least \$500,000 at all times.





# GUARANTEED INVESTMENT FUNDS WITH DISTINCT CHARACTERISTICS

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The tax efficiency of your investments is as important as portfolio performance. This is why we offer different options.

## Tax-efficient investment options for non-registered plans

Some SSQ Guaranteed Investment Funds (GIF) have **fixed monthly distributions** and seek to generate yearly growth that is at least equal to the amount of the payments. Since distributions are paid on a monthly basis to unit holders, it is possible to obtain stable and sustainable monthly income without touching the capital invested\*. In general, in non-registered plans, distributions reduce the income tax payable when compared to a plan with periodic redemptions.

Moreover, SSQ GIFs that offer monthly distributions are comprised of a balanced set of securities that can serve as a core investment.

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\* SSQ can, at its sole discretion, revise and make changes to its fixed monthly distribution rates at any time. Fixed monthly distributions count as withdrawals for the guarantees offered, and therefore reduce the amounts guaranteed. With this option, the fixed monthly distributions may include, in addition to income generated by the investment, a portion of the capital invested. Therefore, the capital may decrease as a result of this option.

# SOUND RISK MANAGEMENT AND UNIQUE CAPITAL GUARANTEES

In addition to choosing the best funds and managers in each asset class and reducing the portfolio's overall risk thanks to excellent diversification, our segregated funds include reassuring guarantees and monitoring.

## Capital guarantees upon maturity or upon death

Insurance companies have their own regulatory bodies and legislation. Unlike mutual funds, their investment funds offer **unique characteristics such as capital guarantees upon maturity or upon death**, thereby ensuring a minimum return despite market fluctuations. At SSQ Financial Group, investors are guaranteed, without additional fees, 75% of their capital upon maturity and 75% upon death on all investments in SSQ GIFs.

If you wish, for an additional fee, you may increase your guarantee and insure:

- 100% of your capital upon maturity AND/OR
- 100% upon death

Our guarantees also allow you to take advantage of reset options designed to increase your guaranteed amounts when markets perform well.

INVESTMENT OBJECTIVES	GUARANTEES (maturity/death)		
	Basic (75-75)	Enhanced (75-100)	Optimal (100-100)
Grow your investment capital in the long term	X		
Above all, maximize returns	X		
Access to specialty funds	X	X	
Better protection in the event of death while enjoying growth-oriented investment options		X	
Maximum capital preservation upon maturity AND upon death			X
Protection from market downturns			X
Possible growth of the guaranteed amount upon maturity based on market gains		X	X
Possible growth of the guaranteed amount upon death based on market gains		X	X
Potential protection of assets in the event of bankruptcy	X	X	X
Facilitate the transfer process to the beneficiary following death	X	X	X

## Other advantages of segregated funds

Segregated funds have other advantages that must not be overlooked:

- **Beneficiary designation:** In the event of the annuitant's death, the amounts payable under SSQ segregated funds are paid directly to the beneficiaries designated in the contract.
- **Exemption from seizure:** In the event of bankruptcy or recourse by creditors, the law may protect a segregated fund policy when the beneficiaries designated in the contract meet the established criteria.
- **Confidentiality:** By avoiding public proceedings, such as probate, where the contents of a will may be made public, the confidentiality of your decisions is maintained.
- **Speed:** By not having to deal with the estate, the settlement is most often simpler and less expensive.
- **Avoid probate:** In all provinces (except Quebec), the estate must be probated. A segregated fund contract will help you avoid fees and probate formalities.

## Automatic rebalancing service

The automatic rebalancing service ensures the **initial allocation across the different funds remains constant** in order to avoid an unbalanced portfolio.

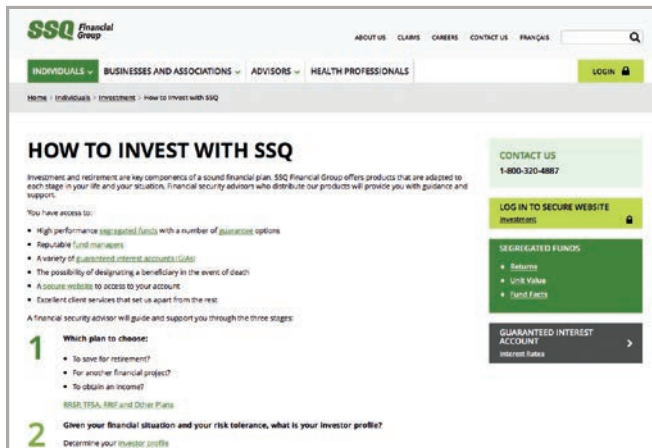
Rebalancing is the periodic adjustment of the number of units in each fund to ensure that the target allocation is respected despite variations in the value of the units that make up the portfolio. Therefore, the allocation set according to your investment objective remains constant.

The allocation between different investments is rebalanced quarterly or monthly (your preference) to make sure your savings objective is always respected. It's like having an investment specialist working for your portfolio!

# TOP NOTCH PORTFOLIO MONITORING TOOLS

Monitoring your investments is a critical component of the services we provide. You have round-the-clock access to your portfolio as well as to the details of all transactions made.

## Website



### Our secure website gives you access to:

- The daily value of your account, including guaranteed amounts and net invested amounts
- Your personalized returns updated every month
- The complete list of all transactions over the last three years
- The monthly return history of each fund
- and so much more...

## Quarterly investment statements

Every three months, you will receive a detailed statement with information on your portfolio, including the total amount of fees paid as well as a summary of the variation of your account value.

Except for the guarantees offered upon maturity and upon death described herein, any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

### ***About SSQ Financial Group***

*With \$11 billion in assets under management, SSQ Financial Group is a prominent mutualist diversified financial institution in Canada. The Group serves over 3 million customers and employs 2,000 individuals. SSQ Financial Group is recognized for its leadership in the group insurance industry and its excellence and expertise in the investment sector. SSQ Financial Group has also made its mark through sustained growth in the general insurance and individual insurance markets.*

*For more information, please visit [ssq.ca](http://ssq.ca).*





Values in the right place

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