



Guaranteed investment funds summary

Effective as of December 14, 2020



SSQ Guaranteed Investment Funds (GIF) BL: Back-load NL: No Load FL: Front-load AC: Advisor Chargeback	Fund Codes														Managers	Allocation ² (%)					Management Fees ³ (%)		Guarantee Fees (%)			
	BASIC Guarantee				ENHANCED Guarantee				OPTIMAL Guarantee				SSQ Equity GIA (40% Fund)	SSQ Equity GIA (60% Fund)		Money market	Bonds	Canadian equity	Foreign equity	Specialty funds	Management Fees	Management Expense Ratios	Basic	Enhanced	Optimal	SSQ Equity GIA ⁴
	BL	NL	FL	AC	BL	NL	FL	AC	BL	NL	FL	AC	BL	BL												
Income Funds																										
SSQ Fiera Capital Money Market GIF ⁵	-	A1036	A2036	-	-	B1036	B2036	-	-	C1036	C2036	-	-	-	Fiera Capital	100					1.30	1.64	0.00	0.00	0.00	N/A
SSQ Fiera Capital Short-Term Bond GIF	A0104	A1104	A2104	A3104	B0104	B1104	B2104	B3104	-	C1104	C2104	-	-	-	Fiera Capital		100				1.70	2.05	0.00	0.00	0.10	N/A
SSQ Fiera Capital Bond GIF	A0119	A1119	A2119	A3119	B0119	B1119	B2119	B3119	-	C1119	C2119	-	D0119	E0119	Fiera Capital		100				1.85	2.27	0.00	0.05	0.15	0.40
SSQ PIMCO Bond GIF	A0096	A1096	A2096	A3096	B0096	B1096	B2096	B3096	-	C1096	C2096	-	-	-	PIMCO		100				1.95	2.45	0.00	0.05	0.15	N/A
SSQ AlphaFixe Bond and Bank Loan GIF	A0169	A1169	A2169	A3169	B0169	B1169	B2169	B3169	-	C1169	C2169	-	-	-	AlphaFixe Capital		100				2.05	2.50	0.00	0.10	0.25	N/A
SSQ PIMCO Global Bond GIF	A0152	A1152	A2152	A3152	B0152	B1152	B2152	B3152	-	C1152	C2152	-	-	-	PIMCO		100				2.30	2.75	0.00	0.10	0.25	N/A
SSQ CI Signature Corporate Bond GIF	A0165	A1165	A2165	A3165	B0165	B1165	B2165	B3165	-	C1165	C2165	-	-	-	Signature Global Asset Management, a division of CI Investments		100				2.25	2.69	0.00	0.10	0.25	N/A
SSQ BlackRock Bond Index GIF	A0049	A1049	A2049	A3049	B0049	B1049	B2049	B3049	-	C1049	C2049	-	-	-	BlackRock®		100				1.85	2.23	0.00	0.05	0.15	N/A
Balanced Funds																										
SSQ Conservative Smart Beta Plus Portfolio GIF	A0175	A1175	A2175	A3175	B0175	B1175	B2175	B3175	-	C1175	C2175	-	-	-	Bonds: AlphaFixe Capital, TOBAM Canadian Equity: Triasima Foreign Equity: TD Asset Management		60	16	24		2.15	2.61	0.00	0.20	0.45	N/A
SSQ Balanced Smart Beta Plus Portfolio GIF	A0176	A1176	A2176	A3176	B0176	B1176	B2176	B3176	-	C1176	C2176	-	-	-			40	21	39		2.20	2.66	0.00	0.35	0.75	N/A
SSQ Growth Smart Beta Plus Portfolio GIF	A0177	A1177	A2177	A3177	B0177	B1177	B2177	B3177	-	C1177	C2177	-	-	-			30	21	49		2.25	2.68	0.00	0.45	0.95	N/A
SSQ Aggressive Smart Beta Plus Portfolio GIF	A0178	A1178	A2178	A3178	B0178	B1178	B2178	B3178	-	C1178	C2178	-	-	-			20	24	56		2.30	2.77	0.00	0.60	1.30	N/A
SSQ Conservative Strategy GIF	A0044	A1044	A2044	A3044	B0044	B1044	B2044	B3044	-	C1044	C2044	-	-	-	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital and Hillsdale		65	17	18		2.25	2.72	0.00	0.15	0.35	N/A
SSQ Balanced Strategy GIF	A0035	A1035	A2035	A3035	B0035	B1035	B2035	B3035	-	C1035	C2035	-	-	-	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Fiera Capital, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Hillsdale and Fisher Investments		45	27	28		2.30	2.78	0.00	0.30	0.65	N/A
SSQ Growth Strategy GIF	A0045	A1045	A2045	A3045	B0045	B1045	B2045	B3045	-	C1045	C2045	-	-	-	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Fiera Capital, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Hillsdale and Fisher Investments		30	31	39		2.35	2.84	0.00	0.40	0.90	N/A
SSQ Aggressive Strategy GIF	A0024	A1024	A2024	A3024	B0024	B1024	B2024	B3024	-	C1024	C2024	-	-	-	Bonds: Fiera Capital and AlphaFixe Capital Canadian equity: Fiera Capital, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Fiera Capital, Hillsdale and Fisher Investments		20	35	45		2.45	2.95	0.00	0.50	1.05	N/A
SSQ Celestia Conservative GIF	A0100	A1100	A2100	A3100	B0100	B1100	B2100	B3100	-	C1100	C2100	-	-	-	Bonds: Fiera Capital, AlphaFixe Capital, PIMCO and CI Investments Canadian equity: Guardian, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Hillsdale and TD		60	20	20		2.35	2.85	0.00	0.20	0.45	N/A
SSQ Celestia Balanced GIF	A0101	A1101	A2101	A3101	B0101	B1101	B2101	B3101	-	C1101	C2101	-	-	-	Bonds: Fiera Capital, AlphaFixe Capital, PIMCO and CI Investments Canadian equity: Guardian, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Hillsdale and TD Specialty funds: Lazard and Morgan Stanley		40	30	20	10	2.45	2.97	0.00	0.35	0.75	N/A
SSQ Celestia Growth GIF	A0102	A1102	A2102	A3102	B0102	B1102	B2102	B3102	-	C1102	C2102	-	-	-	Bonds: Fiera Capital, AlphaFixe Capital, PIMCO and CI Investments Canadian equity: Guardian, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Hillsdale and TD Specialty fund: Lazard and Morgan Stanley		25	37.5	25.5	12	2.50	3.02	0.00	0.45	0.95	N/A
SSQ Celestia Aggressive GIF	A0103	A1103	A2103	A3103	B0103	B1103	B2103	B3103	-	C1103	C2103	-	D0103	E0103	Bonds: Fiera Capital and PIMCO Canadian equity: Guardian, Jarislowsky Fraser and Triasima Foreign equity: C WorldWide, Hillsdale and TD Specialty funds: Lazard and Morgan Stanley		10	45	31	14	2.55	3.07	0.00	0.60	1.30	2.00
SSQ Guardian Conservative Income GIF	A0156	A1156	A2156	A3156	B0156	B1156	B2156	B3156	-	C1156	C2156	-	-	-	Guardian Capital		60	20	20		2.30	2.93	0.00	0.30	0.60	N/A
SSQ Guardian Income GIF	A0157	A1157	A2157	A3157	B0157	B1157	B2157	B3157	-	C1157	C2157	-	-	-	Guardian Capital		40	30	30		2.35	2.99	0.00	0.40	0.90	N/A
SSQ CI Cambridge Canadian Asset Allocation GIF	A0153	A1153	A2153	A3153	B0153	B1153	B2153	B3153	-	C1153	C2153	-	-	-	Cambridge Global Asset Management, a division of CI Investments		40	60			2.35	2.91	0.00	0.70	1.40	N/A
SSQ CI Signature Global Income and Growth GIF	A0154	A1154	A2154	A3154	B0154	B1154	B2154	B3154	-	C1154	C2154	-	-	-	Signature Global Asset Management, a division of CI Investments		40		60		2.70	3.17	0.00	0.75	1.45	N/A

¹ No fees are charged to the client for no-load sales charge options (No load and Advisor Chargeback) for either purchases or redemptions. However, fees are charged to the Agency and the advisor for Advisor Chargeback when redemptions are made during a certain period.

² The asset allocation is approximate and valid at the print date. It is subject to change, unless specified in the investment policies. Please consult the *Fund Facts* for details about fund allocation.

³ Annual management fees include management and marketing fees, and the management fees paid to the underlying funds. The management expense ratio (MER) is an estimation and includes management and administration fees as well as the taxes. This ratio may vary from one year to the next. Optional guarantee fees are added to the MER.

⁴ Fees for SSQ Equity GIAs purchased or renewed as of November 26, 2012.

⁵ The back-load and Advisor chargeback charge options are not eligible for new purchases. However, these sales charge options are permitted for internal transfers within an existing contract.

SSQ Guaranteed Investment Funds (GIF) BL: Back-load NL: No Load FL: Front-load AC: Advisor Chargeback	Fund Codes														Managers	Allocation ² (%)					Management Fees ³ (%)		Guarantee Fees (%)			
	BASIC Guarantee				ENHANCED Guarantee				OPTIMAL Guarantee				SSQ Equity GIA (40% Fund)	SSQ Equity GIA (60% Fund)		Money market	Bonds	Canadian equity	Foreign equity	Specialty funds	Management Fees	Management Expense Ratios	Basic	Enhanced	Optimal	SSQ Equity GIA ⁴
	BL	NL	FL	AC	BL	NL	FL	AC	BL	NL	FL	AC	BL	BL												
Canadian Equity Funds																										
SSQ Guardian Canadian Dividend Equity GIF	A0148	A1148	A2148	A3148	B0148	B1148	B2148	B3148	-	C1148	C2148	-	-	-	Guardian Capital				80	20	2.20	2.80	0.00	0.80	1.55	N/A
SSQ Jarislowsky Fraser Ltd Canadian Value Equity GIF	A0012	A1012	A2012	A3012	B0012	B1012	B2012	B3012	-	C1012	C2012	-	D0012	E0012	Jarislowsky Fraser Limited				100		2.35	2.81	0.00	0.80	1.55	2.50
SSQ Triasima Canadian Equity GIF	A0085	A1085	A2085	A3085	B0085	B1085	B2085	B3085	-	C1085	C2085	-	D0085	E0085	Triasima				100		2.35	2.80	0.00	0.80	1.60	2.50
SSQ BlackRock Canadian Index GIF	A0046	A1046	A2046	A3046	B0046	B1046	B2046	B3046	-	C1046	C2046	-	D0046	E0046	BlackRock				100		2.30	2.75	0.00	0.80	1.60	2.50
SSQ Fiera Capital Canadian Small Cap Equity GIF	A0015	A1015	A2015	A3015	B0015	B1015	B2015	B3015	-	C1015	C2015	-	-	-	Fiera Capital Corporation				100		2.55	3.09	0.00	0.90	1.70	N/A
Foreign Equity Funds																										
SSQ Hillsdale U.S. Equity GIF	A0147	A1147	A2147	A3147	B0147	B1147	B2147	B3147	-	C1147	C2147	-	-	-	Hillsdale Investments Management Inc.				100		2.60	3.13	0.00	0.80	1.55	N/A
SSQ Beutel Goodman U.S. Equity GIF	A0163	A1163	A2163	A3163	B0163	B1163	B2163	B3163	-	C1163	C2163	-	-	-	Beutel Goodman				100		2.50	3.03	0.00	0.80	1.55	N/A
SSQ Fiera Capital U.S. Equity GIF	A0162	A1162	A2162	A3162	B0162	B1162	B2162	B3162	-	C1162	C2162	-	D0162	E0162	Fiera Capital Corporation				100		2.45	2.98	0.00	0.80	1.55	2.50
SSQ Fiera Capital Hedged U.S. Equity GIF	A0166	A1166	A2166	A3166	B0166	B1166	B2166	B3166	-	C1166	C2166	-	-	-	Fiera Capital Corporation				100		2.50	3.02	0.00	0.80	1.55	N/A
SSQ BlackRock U.S. Index GIF	A0047	A1047	A2047	A3047	B0047	B1047	B2047	B3047	-	C1047	C2047	-	D0047	E0047	BlackRock				100		2.40	2.84	0.00	0.80	1.55	2.50
SSQ C WorldWide International Equity GIF	A0097	A1097	A2097	A3097	B0097	B1097	B2097	B3097	-	C1097	C2097	-	D0097	E0097	C WorldWide Asset Management				100		2.85	3.36	0.00	0.85	1.65	2.55
SSQ BlackRock International Index GIF	A0050	A1050	A2050	A3050	B0050	B1050	B2050	B3050	-	C1050	C2050	-	D0050	E0050	BlackRock				100		2.65	3.14	0.00	0.85	1.65	2.55
SSQ TD Global Dividend Equity GIF	A0150	A1150	A2150	A3150	B0150	B1150	B2150	B3150	-	C1150	C2150	-	-	-	TD Asset Management				100		2.75	3.27	0.00	0.80	1.60	N/A
SSQ Fiera Capital Global Equity GIF	A0164	A1164	A2164	A3164	B0164	B1164	B2164	B3164	-	C1164	C2164	-	D0164	E0164	Fiera Capital Corporation				100		3.00	3.58	0.00	0.80	1.60	2.5
SSQ Fisher Global Small Cap Equity GIF	A0174	A1174	A2174	A3174	B0174	B1174	B2174	B3174	-	C1174	C2174	-	-	-	Fisher Investments				100		2.85	3.45	0.00	0.90	1.70	N/A
SSQ Fisher Emerging Markets Equity GIF	A0139	A1139	A2139	A3139	B0139	B1139	B2139	B3139	-	C1139	C2139	-	-	-	Fisher Investments				100		3.30	3.89	0.00	0.95	1.75	N/A
Specialty Funds																										
SSQ Lazard Global Infrastructure GIF	A0090	A1090	A2090	A3090	B0090	B1090	B2090	B3090	-	-	-	-	-	-	Lazard Asset Management				100		2.90	3.44	0.00	1.00	N/A	N/A
SSQ Morgan Stanley Global Real Estate GIF	A0136	A1136	A2136	A3136	B0136	B1136	B2136	B3136	-	-	-	-	-	-	Morgan Stanley Investment Management				100		3.15 ⁷	3.77	0.00	1.00	N/A	N/A

⁶ 20% of the portfolio is subject to an additional 20% performance fee on returns exceeding the benchmark index.

⁷ One third of the portfolio is subject to an additional 10% performance fee on returns exceeding the benchmark index.

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N.B. Please refer to the MRA1064 document for these fund codes: SSQ Guaranteed Income, SSQ Private Wealth Management and for the guarantees not available for sale. Please refer to the MRA1790 document for these fund codes: Group – IPP contracts.

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Ask your advisor for more information if needed.

The management fees, management expense ratios and the applicable guarantee fees may vary if the fund is part of the Private Wealth Management program. For more information, please refer to the *Information Folder*.

For more information, please refer to the *Fund Facts* document available on ssq.ca.

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