



Investment

See what

we offer for your investments
and retirement savings!





When you purchase an SSQ Insurance contract, you choose the plan that's right for you, whether you're seeking retirement income or saving with a specific project in mind. Once you've chosen a plan from our range of accumulation plans (for example RRSP, Locked-in RRSP, TFSA or NRSP) or retirement income plans (for example RRIF or Locked-in RRIF), you can select the investment vehicle that's best for you based on your financial situation and investor profile. Here's a quick outline of the products we offer for individual plans.

Our product line

Guaranteed Investments

Our **Guaranteed Interest Account (GIA)** provides 100% capital protection and a fixed rate of interest. Various terms and options (redeemable or non-redeemable, simple or compound interest) are available.

Laddered GIA

This particular type of GIA automatically creates staggered maturities in order to maximize the total return as part of a long-term investment strategy. For example, for a \$5,000 investment in a 5-year Laddered GIA, \$1,000 would be invested for one year, \$1,000 for two years, and so on. The same interest rate applies to each portion.

High Yield Account

This savings account is redeemable and its interest rate may be modified at any time. An ideal way to save for special projects or to help protect you from unexpected events.

As SSQ Insurance is a member of Assuris, all of our guaranteed investments are fully insured, up to \$100,000 per individual, in the event of financial failure of the company.

Annuities (term, life, guaranteed) and loans are also available on request.

Guaranteed Investment Funds (GIF)

GIFs are investment funds that invest in various asset classes.

SSQ Insurance currently offers some 50 funds, including income and balanced funds as well as equity (Canadian, U.S. and international), specialized and index funds. This broad range of funds enables investors to construct well-diversified portfolios. You can depend on the expertise of our fund managers, who are carefully selected from among the finest and evaluated on an ongoing basis.

Our GIF Guarantees

SSQ Insurance guarantees either 100% or a portion of your capital in the event of death and at maturity.

Three guarantee options are available:

Basic guarantee

- A basic guarantee, free of charge, to maximize returns
- 75% guarantee of net contributions to funds upon maturity, and 75% upon death

Enhanced guarantee

- An enhanced guarantee for better protection of your capital upon death
- 75% guarantee of net contributions to funds upon maturity, and 100% upon death

Optimal guarantee

- An optimal guarantee for maximal protection
- 100% guarantee of net contributions to funds upon maturity, and 100% upon death

Equity GIAs

Innovative, hybrid investment vehicles, **Equity GIAs** offer the best of both worlds: the security of a guaranteed investment and the performance potential of investment funds.

- Redeemable 10-year investments including both a GIA and funds
- Choice of 2 asset allocations (60%-40% or 40%-60%)
- 100% capital protection
- Guaranteed minimum return specified at the time of purchase
- Unlimited potential returns based on market performance
- Selection from ten available funds

Accumulation and Retirement Income Plans

The products in this pamphlet are available for the following types of **individual plans**, for example:

- Registered Retirement Savings Plan (RRSP)
- Tax-Free Savings Account (TFSA)
- Registered Retirement Income Fund (RRIF)
- Locked-in Registered Retirement Savings Plan (RRSP)
- Non-Registered Savings Plan (NRSP)
- Locked-in Registered Retirement Income Fund (RRIF)



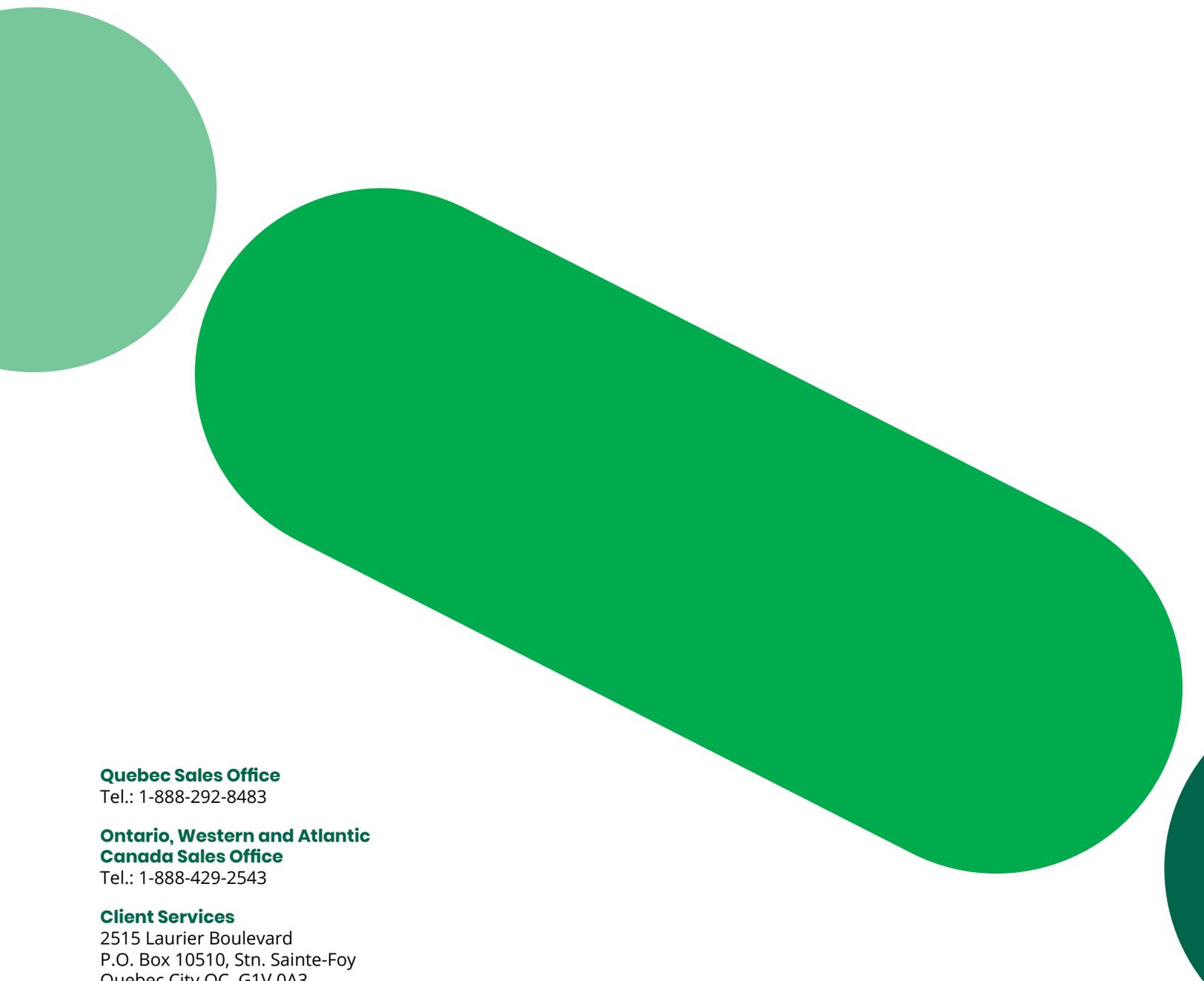
Start maximizing your investments by opting for services and investment vehicles with a proven track record!

SSQ Insurance is renowned for expertise in investment and retirement savings plans. We give you access to a family of great funds, prominent investment management companies, competitive guaranteed products and the excellent customer service which is the cornerstone of our reputation. Understanding the needs of our clients allows us to provide them with the efficient and competent service they have come to expect.



Whether you're saving for retirement or a short-term project, SSQ Insurance lets you grow your assets with peace of mind!





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