



## SSQ Equity GIA: simple and full of possibilities !

### Do you know about the SSQ Equity GIA? Its objectives meet the needs of many investors:

- It guarantees invested capital and a minimum return.
- It has unlimited potential returns.
- It can be redeemed at any time.



The SSQ Equity GIA is a simple product that combines a Guaranteed Interest Account (GIA) with a guaranteed compound interest rate and segregated funds with a 100% capital protection guarantee upon maturity (10-year term) or upon death of the annuitant.

Contrary to market-linked GICs offered by financial institutions, the SSQ Equity GIA offers a guarantee on capital and a guaranteed minimum return on that capital upon maturity, regardless of how the financial markets perform. What sets this product apart is that there is no limit on the maximum returns.

**Potential returns are unlimited.**

Because life is sometimes unpredictable, this investment can be redeemed at any time before maturity<sup>1</sup>—providing more flexibility to your clients.

**SSQ Insurance is the only company to offer a product that combines the security of a guaranteed investment with the unlimited performance potential of the markets.**

### Who should invest in an SSQ Equity GIA ?

The SSQ Equity GIA may be suitable for the following types of investors:

- Investors with a 10-year investment horizon will benefit, but as the SSQ Equity GIA may be redeemed at any time, it may also be appropriate for those with shorter investment horizons.
- Investors in the wealth accumulation phase.
- SSQ Equity GIA is ideal for investors with approximately ten years left before retirement.
- Investors looking for a balanced fund with a guaranteed minimum return.

The SSQ Equity GIA can be purchased as part of an individual registered accumulation plan (RRSP, LIRA, TFSA) or a non-registered savings plan (NRSP). Investors choose the GIA/SSQ Guaranteed Investment Fund (GIF) allocation option they prefer, as well as the SSQ GIFs that will determine the additional return potential from among a selection of ten performing funds.

Also, because this investment has all the characteristics of segregated funds, including exemption from the seizure<sup>2</sup> of assets in the case of personal bankruptcy, business owners and self-employed workers may be particularly interested in this product.

With the SSQ Equity GIA, you can combine the security of guaranteed investments with the return potential of the stock market for a minimum investment of just \$5,000.

## How to integrate the SSQ Equity GIA into a portfolio

In order to meet the needs of various investor profiles, the SSQ Equity GIA offers two allocation options:

1. 40% GIA and 60% SSQ GIFs
2. 60% GIA and 40% SSQ GIFs

**The SSQ Equity GIA is considered a balanced fund.** Given the current economic environment marked by low interest rates, the fixed income portion of the SSQ Equity GIA invested in a GIA fares better than currently available rates for bond portfolios.

**Also, the minimum return of SSQ Equity GIA is guaranteed after 10 years,** regardless of how the financial markets perform, while the return for a bond fund may decrease if interest rates rise.

## Examples of total net annualized returns based on returns of the portion invested in segregated funds (at 10-year maturity)

Net return <sup>3</sup> for the portion invested in segregated funds	SSQ Equity GIA 40% GIA – 60% Funds (Net rate of 2.0% on the GIA portion)	Balanced fund with 40% in fixed income (Net rate of -0.3% on the fixed income portion)
-5%	0.84%	-2.87%
0%	0.84%	-0.12%
5%	3.89%	3.16%
10%	7.41%	6.88%

<sup>1</sup> Redemption fees may apply. A market value adjustment may also apply on the portion invested in a GIA.

<sup>2</sup> In case 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.

<sup>3</sup> After deducting management fees and guarantee fees, if applicable.

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