Rates effective as of December 05, 2019

GUARANTEED INTEREST ACCOUNT (GIA)

Compound rates[1] for NON-REDEEMABLE investments (for all plans)[3]

Amount invested[2]	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
$400 to $9,999	1.15 %	2.30 %	1.25 %	1.30 %	1.35 %	1.40 %	1.45 %	1.50 %	1.55 %	1.60 %	1.60 %
$10,000 to $24,999	1.25 %	2.30 %	1.35 %	1.40 %	1.45 %	1.50 %	1.55 %	1.60 %	1.65 %	1.70 %	1.70 %
$25,000 to $49,999	1.35 %	2.30 %	1.45 %	1.50 %	1.55 %	1.60 %	1.65 %	1.70 %	1.75 %	1.80 %	1.80 %
$50,000 to $99,999	1.40 %	2.30 %	1.50 %	1.55 %	1.60 %	1.65 %	1.70 %	1.75 %	1.80 %	1.85 %	1.85 %
$100,000 to $249,999	1.45 %	2.30 %	1.55 %	1.60 %	1.65 %	1.70 %	1.75 %	1.80 %	1.85 %	1.90 %	1.90 %
$250,000 and over	1.50 %	2.30 %	1.60 %	1.65 %	1.70 %	1.75 %	1.80 %	1.85 %	1.90 %	1.95 %	1.95 %

Rates for other terms are available upon request.

Compound rates[1] for REDEEMABLE investments (accumulation plans)[4]

Amount invested[2]	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
$400 to $9,999	1.05 %	2.20 %	1.15 %	1.20 %	1.25 %	1.30 %	1.35 %	1.40 %	1.45 %	1.50 %	1.50 %
$10,000 to $24,999	1.15 %	2.20 %	1.25 %	1.30 %	1.35 %	1.40 %	1.45 %	1.50 %	1.55 %	1.60 %	1.60 %
$25,000 to $49,999	1.25 %	2.20 %	1.35 %	1.40 %	1.45 %	1.50 %	1.55 %	1.60 %	1.65 %	1.70 %	1.70 %
$50,000 to $99,999	1.30 %	2.20 %	1.40 %	1.45 %	1.50 %	1.55 %	1.60 %	1.65 %	1.70 %	1.75 %	1.75 %
$100,000 to $249,999	1.35 %	2.20 %	1.45 %	1.50 %	1.55 %	1.60 %	1.65 %	1.70 %	1.75 %	1.80 %	1.80 %
$250,000 and over	1.40 %	2.20 %	1.50 %	1.55 %	1.60 %	1.65 %	1.70 %	1.75 %	1.80 %	1.85 %	1.85 %

Rates for other terms are available upon request.

Compound rates for REDEEMABLE investments (retirement income plans)[5]

	Option 1						Option 2					
Amount invested[2]	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years
$400 to $9,999	1.05 %	2.20 %	1.15 %	1.20 %	1.25 %	1.30 %	0.80 %	1.80 %	0.65 %	0.70 %	0.65 %	0.55 %
$10,000 to $24,999	1.15 %	2.20 %	1.25 %	1.30 %	1.35 %	1.40 %	0.90 %	1.90 %	0.75 %	0.80 %	0.75 %	0.65 %
$25,000 to $49,999	1.25 %	2.20 %	1.35 %	1.40 %	1.45 %	1.50 %	1.00 %	2.00 %	0.85 %	0.90 %	0.85 %	0.75 %
$50,000 to $99,999	1.30 %	2.20 %	1.40 %	1.45 %	1.50 %	1.55 %	1.05 %	2.05 %	0.90 %	0.95 %	0.90 %	0.80 %
$100,000 to $249,999	1.35 %	2.20 %	1.45 %	1.50 %	1.55 %	1.60 %	1.10 %	2.10 %	0.95 %	1.00 %	0.95 %	0.85 %
$250,000 and over	1.40 %	2.20 %	1.50 %	1.55 %	1.60 %	1.65 %	1.15 %	2.15 %	1.00 %	1.05 %	1.00 %	0.90 %

Rates for other terms are available upon request.

SELECT GIA

Compound rates[1] for NON-REDEEMABLE investments (available for all individual plans)[3]

Amount invested	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years
$25,000 and over	1.95 %	1.70 %	2.05 %	2.10 %	2.15 %	2.20 %

Rates for other terms are available upon request (minimum 1 year).

Compound rates[1] for REDEEMABLE investments (accumulation plans)[6]

Amount invested	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years
$25,000 and over	1.85 %	1.60 %	1.95 %	2.00 %	2.05 %	2.10 %

Rates for other terms are available upon request (minimum 1 year).

Compound rates for REDEEMABLE investments (retirement income plans)[5]

	Option 1						Option 2					
Amount invested	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years
$25,000 and over	1.85 %	1.60 %	1.95 %	2.00 %	2.05 %	2.10 %	1.60 %	1.55 %	1.45 %	1.50 %	1.45 %	1.35 %

Rates for other terms are available upon request (minimum 1 year).

SSQ EQUITY GIA

Compound rates for REDEEMABLE investments with a 10-year term (available for RRSP, Locked-in RRSP, NRSP and TFSA only)

	Min. capital guaranteed at maturity		Rates
Total amount invested	60% GIA - 40% Funds	40% GIA - 60% Funds	(for fixed-income portion)
$5,000 to $9,999	109.63 %	106.42 %	1.50 %
$10,000 to $49,999	110.67 %	107.11 %	1.65 %
$50,000 to $99,999	111.37 %	107.58 %	1.75 %
$100,000 and over	111.72 %	107.81 %	1.80 %

1 Simple interest rate investments are also available upon request, but they are only available for non-registered savings plans (NRSPs) and TFSAs.

2 A short-term interest rate of 0.25%, compounded annually, is applicable to accumulated contributions of up to $400 or contributions awaiting investment (minimum periodic contribution of $40).

3 Non-redeemable GIAs may not be subject to redemptions, whether periodic or lump-sum, even in retirement income plans (RRIFs and Locked-in RRIFs).

4 Accumulation plans: RRSPs, Locked-in RRSPs, NRSPS, TFSAs and Group - IPP.

5 Retirement income plans: RRIFs and Locked-in RRIFs. **Option 1 allows for total redemptions of up to 20% of the market value of redeemable GIAs at no charge. Option 2 allows for scheduled periodic redemptions totalling more than 20% of the market value of redeemable GIAs at no charge.**

6 Accumulation plans: RRSPs, Locked-in RRSPs, NRSPS and TFSAs.

Rates effective as of December 05, 2019

HIGH YIELD ACCOUNT

Compound rates for REDEEMABLE investments (available for RRSP, Locked-in RRSP, NRSP and TFSA only). This is a daily rate that can change at any time without notice.

Amount invested	
$400 and over	1.05 %

LADDERED GIA

Compound rates[1] for NON-REDEEMABLE investments[7] (available for RRSP, Locked-in RRSP, NRSP and TFSA only)

Amount invested[8]	3 Years	5 Years	7 Years	10 Years
$25,000 to $99,999	1.45 %	1.50 %	1.60 %	1.65 %
$100,000 and over	1.55 %	1.60 %	1.70 %	1.75 %

SSQ LOANS

Prime Rate (PR)*: 3.95%

Investment Loans

Variable interest rate based on amount borrowed.

Loan amount	100% Loan	3 for 1 Loan
$10,000 to $24,999	PR + 2.25 %	PR + 1.75 %
$25,000 to $74,999	PR + 2.00 %	N/A
$75,000 to $100,000**	PR + 2.00 %**	N/A
$25,000 to $150,000	N/A	PR + 1.50 %

RRSP Loans

Variable interest rate based on reimbursement period.

Loan amount	3, 6, 12 & 24 Months	3 to 5 Years	6 to 10 Years
$2,000 to $50,000	PR + 1.25 %	PR + 2.25 %	PR + 3.25 %

* The interest rate is variable and subject to change without prior notice. For more details, please contact SSQ Client Services.

** Loans of $75,000 to $100,000 are permitted for investment in SSQ Equity GIAs only.

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1 Simple interest rate investments are also available upon request, but they are only available for non-registered savings plans (NRSPs) and TFSAs.

7 Deduct 0.10% for redeemable Laddered GIAs.

8 For contributions between $5,000 and $24,999, deduct 0.10% from the rates fixed for amounts from $25,000 to $99,999.

If you wish to obtain a rate guarantee, refer to the document explaining the procedure to follow and enclose the required documents with your application form.
Rates are annualized and are subject to change without notice.
For product details, please refer to your contract and promotional documents.

Net Rates of Return for the basic guarantee SSQ Funds

Periods ending November 30, 2019

INCOME FUNDS	Code	Available with the SSQ Equity GIA	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
Fiera Capital Money Market	36		0.24 %	0.03 %	0.06 %	0.27 %	0.12 %	0.07 %	0.04 %
Fiera Capital Short Term Bond	104		1.90 %	-0.06 %	-0.40 %	2.52 %	0.41 %	0.32 %	0.69 %
Fiera Capital Bond	119	Yes	5.70 %	0.28 %	-0.75 %	6.90 %	1.69 %	1.30 %	2.36 %
PIMCO Bond	96		6.64 %	0.22 %	-0.91 %	7.94 %	1.64 %	1.49 %	2.34 %
Bond and Bank Loan	169		4.98 %	0.36 %	-0.18 %	4.59 %	1.05 % *	N/A	N/A
PIMCO Global Bond	152		3.83 %	-0.24 %	-0.44 %	4.04 %	1.87 %	1.42 %	N/A
CI Signature Corporate Bond	165		7.83 %	0.57 %	0.36 %	7.30 %	3.32 %	3.06 % *	4.58 % *
BlackRock® Bond Index	49		6.01 %	0.34 %	-1.04 %	7.24 %	1.53 %	1.25 %	2.05 %
BALANCED FUNDS	**Code**		**YTD**	**1 Month**	**3 Months**	**1 Year**	**3 Years**	**5 Years**	**10 Years**
Conservative Smart Beta Plus Portfolio	175		10.26 % *	1.11 %	0.75 %	7.69 % *	3.25 % *	N/A	N/A
Balanced Smart Beta Plus Portfolio	176		11.92 % *	1.34 %	1.23 %	8.54 % *	4.37 % *	N/A	N/A
Growth Smart Beta Plus Portfolio	177		12.06 % *	1.36 %	1.43 %	8.50 % *	4.88 % *	N/A	N/A
Aggressive Smart Beta Plus Portfolio	178		12.39 % *	1.45 %	1.72 %	8.42 % *	5.19 % *	N/A	N/A
Conservative Strategy	44		9.09 %	1.53 %	1.40 %	7.44 %	2.90 %	2.65 %	3.28 %
Balanced Strategy	35		12.06 %	2.50 %	2.71 %	9.15 %	3.61 %	3.53 %	4.50 %
Growth Strategy	45		14.08 %	3.17 %	3.79 %	10.26 %	4.43 %	4.35 %	5.24 %
Aggressive Strategy	24		15.20 %	3.53 %	4.33 %	10.76 %	4.81 %	4.95 %	5.99 %
Celestia Conservative	100		8.88 %	1.53 %	2.08 %	7.08 %	2.83 %	2.49 %	3.52 %
Celestia Balanced	101		11.01 %	1.81 %	2.95 %	7.93 %	3.53 %	3.15 %	4.48 %
Celestia Growth	102		12.61 %	2.20 %	3.71 %	8.60 %	4.03 %	3.60 %	5.05 %
Celestia Aggressive	103	Yes	14.16 %	2.62 %	4.50 %	9.27 %	4.51 %	4.05 %	5.63 %
Guardian Conservative Monthly Income (Note 2)	156		9.26 %	1.25 %	0.79 %	7.12 %	3.61 %	3.11 % *	4.36 % *
Guardian Monthly Income (Note 2)	157		11.26 %	1.78 %	1.58 %	7.93 %	4.47 %	3.87 % *	5.87 % *
CI Cambridge Canadian Asset Allocation (Note 1)	153		11.14 %	2.38 %	1.72 %	7.53 %	2.46 %	3.42 %	6.17 % *
CI Signature Global Income and Growth (Note 1)	154		10.94 %	1.81 %	2.81 %	7.28 %	5.75 %	5.12 %	6.76 % *
CANADIAN EQUITY FUNDS	**Code**		**YTD**	**1 Month**	**3 Months**	**1 Year**	**3 Years**	**5 Years**	**10 Years**
Guardian Canadian Dividend Equity	148		15.91 %	2.97 %	5.43 %	9.81 %	2.36 %	1.65 %	7.11 % *
Jarislowsky Fraser Ltd Canadian Value Equity	12	Yes	17.42 %	4.71 %	4.99 %	10.62 %	3.76 %	3.93 %	5.77 %
Triasima Canadian Equity	85	Yes	20.72 %	3.55 %	2.66 %	11.73 %	2.50 %	2.96 %	7.01 %
BlackRock® Canadian Index	46	Yes	19.33 %	3.36 %	3.75 %	12.65 %	4.46 %	3.23 %	4.34 %
Fiera Capital Canadian Small Cap Equity	15		21.05 %	5.36 %	3.88 %	16.21 %	0.02 %	1.55 %	6.84 %
FOREIGN EQUITY FUNDS	**Code**		**YTD**	**1 Month**	**3 Months**	**1 Year**	**3 Years**	**5 Years**	**10 Years**
Hillsdale U.S. Equity	147		16.13 %	5.15 %	7.05 %	7.85 %	10.10 %	N/A	N/A
Beutel Goodman U.S. Equity	163		20.65 %	4.61 %	9.33 %	11.11 %	9.40 %	11.01 % *	13.01 % *
Fiera Capital U.S. Equity	162	Yes	24.38 %	4.70 %	6.71 %	17.20 %	15.33 %	13.84 % *	15.73 % *
Fiera Capital U.S. Hedged Equity	166		26.75 %	3.57 %	6.57 %	16.11 %	14.61 %	N/A	N/A
BlackRock® U.S. Index	47	Yes	20.64 %	4.46 %	6.98 %	12.47 %	10.89 %	10.86 %	12.51 %
Hexavest International Equity	33	Yes	6.52 %	1.02 %	5.05 %	5.77 %	3.29 %	3.02 %	3.76 %
C WorldWide International Equity	97		16.00 %	4.40 %	8.62 %	14.98 %	7.50 %	5.70 %	7.70 %
BlackRock® International Index	50	Yes	11.93 %	1.97 %	6.91 %	9.15 %	6.01 %	4.35 %	4.72 %
TD Global Dividend Equity	150		11.83 %	2.17 %	6.19 %	7.46 %	5.58 %	5.00 %	8.42 % *
Fiera Capital Global Equity	164		23.00 %	4.11 %	6.05 %	18.41 %	14.46 %	11.66 % *	12.89 % *
Hexavest Hedged Global Equity	121		13.03 %	1.89 %	4.89 %	5.95 %	4.37 %	3.61 %	5.64 %
Hexavest All-Country Global Equity	143	Yes	8.79 %	2.37 %	4.73 %	5.63 %	4.74 %	6.12 % *	N/A
Fisher Global Small Cap Equity	174		19.50 % *	7.15 %	10.53 %	11.06 % *	9.84 % *	11.06 % *	N/A
Fisher Emerging Markets Equity	139		5.38 %	-0.20 %	4.59 %	3.48 %	3.57 %	2.37 %	3.30 % *
SPECIALITY FUNDS	**Code**		**YTD**	**1 Month**	**3 Months**	**1 Year**	**3 Years**	**5 Years**	**10 Years**
Lazard Global Infrastructure	90		16.08 %	-1.57 %	1.89 %	11.97 %	10.47 %	8.13 %	10.43 %
Morgan Stanley Global Real Estate	136		7.58 %	0.70 %	5.07 %	2.17 %	1.74 %	2.80 %	6.22 % *

1 Monthly distribution of 2.5¢ per fund unit.

2 Monthly distribution of 3.0¢ per fund unit.

* Simulation of net returns including returns from the underlying fund for the periods prior to the establishment of the SSQ GIF or including returns from FTSE RAFI indexes for Fundamental funds or portfolios.

Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

The returns shown do not take into account sales, redemption, distribution or other optional charges that would have reduced returns. Returns are annualized, except for periods of less than one year. Past returns are not a reliable indicator of future performance.

This method of calculating returns is in compliance with the industry standards established by the Canadian Life and Health Insurance Association. For more information about this calculation method, please contact SSQ Client Services.

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