

## SSQ AlphaFixe Bond and Bank Loan GIF (169)

FUND FACTS • Financial information as at December 31, 2017

### Quick Facts

**Date fund created:** June 15, 2018

**Total asset value:** N/A

**Number of Units Outstanding:** N/A

**Net Asset Value per Unit (basic guarantee option):** \$10.0000

**Management expense ratio (MER):** between 2.53% and 2.78% (including taxes)

If you invest \$500,000 dollars or more, some of the fees you are required to pay may be lowered. Certain conditions apply.

**Portfolio manager(s):** AlphaFixe Capital

**Portfolio turnover rate:** 37%

**Minimum investment:** Regular Product \$400

### What does this fund invest in?

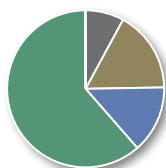
The fund is invested mainly in Canadian fixed-income securities. These securities are issued by federal, provincial and municipal governments as well as blue chip companies. It may also be invested to a lesser degree in senior U.S. government-guaranteed bank loan.

#### Top 10 investments of the underlying fund

AlphaFixe Bank Loan Fund	34.84%
Gov. of Canada, 2.75%, 12-01-2048	2.87%
Ontario Prov., 2.60%, 06-02-2025	2.19%
Ontario Prov., 4.20%, 06-02-2020	1.98%
Canada Housing Trust, CDOR+1.402%, 09-15-2018	1.82%
Ontario Prov., 3.15%, 06-02-2022	1.38%
Alberta Prov., 1.60%, 09-01-2022	1.13%
Bank of Montreal (NVCC), 2.57% 06-01-2022	1.12%
Société de Transport de L'Outaouais 1.8% 11-09-2021	1.05%
Alberta Prov., 3.30%, 12-01-2046	0.99%
<b>Total</b>	<b>49.37%</b>

**Total investments :** 236

#### Asset Mix



7.9%	Federal Bonds
16.8%	Provincial Bonds
13.8%	Municipal Bonds
61.3%	Corporate Bonds
0.1%	Cash and Cash Equivalents

### How risky is it?

The value of your investments under your contract can go down. Please see the *Information Folder* for further details.

<b>Low</b>	Low to medium	Medium	Medium to high	High
------------	---------------	--------	----------------	------

### How has the fund performed?

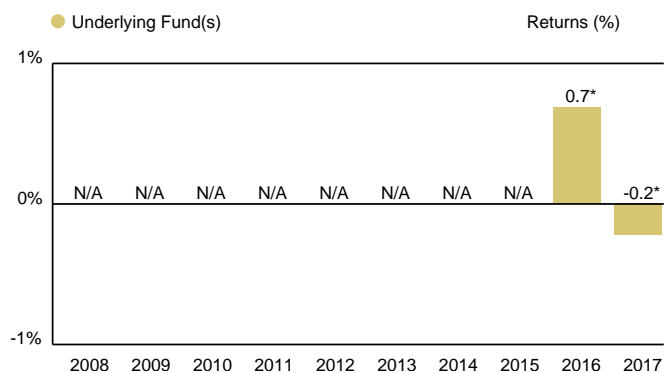
This section tells you how the fund has performed over the past 10 years for an investor who chooses the basic guarantee. Returns are after the MER has been deducted. It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

#### Average return

The performance will be reported once the fund is in existence for more than one year.

#### Year-by-year returns

This chart demonstrates the underlying fund's performance over the past 2 years. In the past 2 years, the fund was up in value for 1 year and down in value for 1 year.



\* For illustration purposes only. Actual segregated fund performance may vary.

### Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a contractholder's investment if the markets go down. The total MER includes the insurance cost for the guarantee. For details please refer to the *Information Folder*.

### Who is the fund for?

This fund may be right for a contractholder seeking for regular income and moderate medium- to long-term capital growth.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell units of the fund.

### 1. Sales Charge

Sales Charge Options	What you pay	How it works
Front-load Sales Charge	Up to 5%	<ul style="list-style-type: none"> <li>You and your advisor decide on the rate.</li> <li>The front-load sales charge is deducted from the amount you invest and paid as a commission.</li> </ul>
Back-load Sales Charge	If you sell within: 1 year of buying: 6% 2 year of buying: 6% 3 year of buying: 5% 4 year of buying: 4% 5 year of buying: 3% 6 year of buying: 2% Following years: 0%	<ul style="list-style-type: none"> <li>Back-load sales charges have a fixed rate. They are deducted from the amount sold.</li> <li>When you invest in the fund, SSQ pays a 5% commission. Back-load sales charges that you pay are remitted to SSQ.</li> <li>10% of your unit sales per year (20% in RRIFs, LIFs, PRRIFs and LRIFs) may be made without back-load sales charges.</li> <li>You can exchange your units for units in another fund available under the contract at any time, without any back-load sales charges, as long as the guarantee option doesn't change. The back-load sales charge schedule is established based on the date that you invested in the first fund.</li> </ul>
No-load Mode A	N/A	<ul style="list-style-type: none"> <li>No sales charges.</li> </ul>
No-load Mode B	N/A	<ul style="list-style-type: none"> <li>No sales charges.</li> <li>When you invest in the fund, SSQ pays a 3% commission.</li> </ul>

### 2. Ongoing fund expenses

Guarantee options	MER	Annual Guarantee Fees*		MER (total)	Net Asset Value per Unit	Number of Units Outstanding
		Current	Maximum			
Basic (75% - 75%)	2.53%	0.00%	0.50%	2.53%	\$10.0000	N/A
Enhanced (75% - 100%)	2.53%	0.10%	0.60%	2.63%	\$10.0000	N/A
Optimal (100% - 100%)	2.53%	0.25%	0.75%	2.78%	\$10.0000	N/A

\* % of fund's net assets

The MER includes the management fee and operating expenses of the fund. The total MER includes the insurance cost for the guarantee. These fees reduce the return you get on your investment.

Actual MER may differ from this amount, given the applicable taxes.

For details about how the guarantees work, see your insurance contract.

### Trailer fee commissions

SSQ pays a trailer fee commission that may be up to 1% of your investment annually for as long as you hold fund units. The commission covers the services and advice that are provided to you by your financial security advisor and his general agent, and is paid out of the management fees. The rate depends on the sales charge option you have selected.

### 3. Other Fees

If you sell or transfer units within 90 days of their purchase, you may have to pay a short-term transaction fee of 2% of the value of these units. These fees are reinvested in the fund.

## What if I change my mind?

You can change your mind about your investment in a fund within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell SSQ in writing (by email, fax or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any fees you paid.

You can also change your mind about subsequent transactions you make under the contract within two business days from the date you received confirmation. In this case, the right to cancel only applies to the new transaction.

### For more information

The Fund Facts may not contain all the information you need. Please read the contract and the *Information Folder* or you may contact us.

SSQ, Life Insurance Company Inc.

2515 Laurier Boulevard • P.O. Box 10510, Stn Sainte-Foy, Quebec QC G1V 0A3  
 Tel.: 1-800-320-4887 • Fax: 1-866-559-6871 • E-mail address: service.inv@ssq.ca