

Our segregated funds: rock-solid protection and peace of mind

Offer the option of 100% capital guarantee upon maturity or death

We are happy to present to you our investment products for this RRSP period. Discover, or rediscover our featured reference funds of our segregated funds.

Many benefits are offered to those who wish to plan for retirement, and other projects, with peace of mind:

- Perfectly adapted products for your clients' security needs: **3 options, including the optimal guarantee**
- Possibility **to adjust the guarantee** according to you clients' changing needs
- **Access to specialized funds** normally reserved for institutional clients

Responsible and sustainable investment

Did you know...

- SSQ Insurance was the first Canadian insurance company to become a PRI signatory (the UN's Principles for Responsible Investment)
- All of the external managers on the investment fund platform became PRI signatories by the end of 2020.



Feature reference funds

SSQ Celestia 100% Equity GIF

Target client: the investor looking for regular returns and medium to long-term capital growth.

Risk tolerance



The fund is invested mainly in the equities of large-cap Canadian, U.S. and international companies. It is also invested in speciality funds.

Asset mix



SSQ 100% Equity Strategy GIF

Target client: the investor looking for regular returns and medium to long-term capital growth.

Risk tolerance



The fund is invested mainly in the equities of large-cap Canadian, U.S. and international companies.

Asset mix



Why offer portfolio profiles with full market exposure?

- **Benefit from long-term tendencies:** A 100% stock oriented investment is an interesting solution for young investors who can tolerate the ups and downs of the stock market. Even if stocks suffer in some years, they tend to rise over the decades.
- **Secure greater flexibility in the client's asset distribution:** Instead of opting for a strict "growth" style profile with 80% stock and 20% bonds, tailor your client's portfolio to meet their needs by pairing a 100% stock based portfolio with another bonds focused strategy. This allows for the desired distribution based on your clients' risk tolerance.

- **Prevent risks associated with inflation:** Global economic growth is strengthening, and inflation is rising. A rise in interest rates leads to a drop in the price of bonds. This situation pushes clients to find another alternative to secure returns and reach their investment goals.



SSQ GQG Partners International Equity GIF

Target client: investor looking for long-term capital growth.

Risk tolerance



The fund is invested in units of the GQG Partners International Equity Fund, which invested mainly in the equities of large-cap international companies mostly located outside of North America.

Asset mix



SSQ GQG Partners Global Equity GIF

Target client: investor looking for long-term capital growth.

Risk tolerance



The fund is invested in units of the GQG Partners Global Equity fund, which is invested mainly in the equities of large-cap global companies, mostly located outside of Canada.

Asset mix



About GQG Partners

- GQG Partners seeks to invest in high-quality companies with attractively priced future growth prospects while diversifying risk.
- GQG Partners' fundamental investment process evaluates each business based on financial strength, sustainability of earnings growth and quality of management.

- A flexible and adaptive approach seeks to limit downside risk while providing attractive returns to long-term investors over a full market cycle.

SSQ Alphafixe bond and bank loan GIF

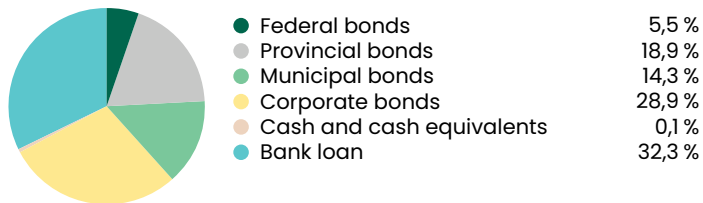
Target client: investor seeking to generate a high current yield while maintaining a capital preservation.

Risk tolerance

Low	Low to medium	Medium	Medium to high	High
-----	---------------	--------	----------------	------

The fund is invested in units of the AlphaFixe Return plus Fund, which is invested mainly in Canadian fixed-income securities issued by federal, provincial and municipal governments as well as blue chip companies. It also invests in bank loans.

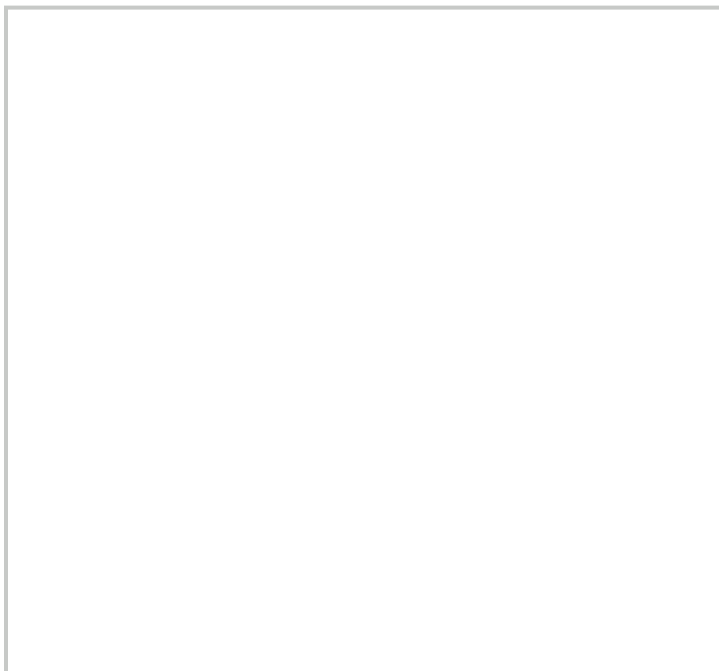
Asset mix



Why offer this fund

- In an environment of high economic growth and of possible inflation, the pressure to raise interest rates may favour bank loans with a term of approximately 0.25-year with lower sensitivity to interest rates.
- Bank loans are variable rate debt instruments that significantly reduce the risk of rising interest rates while providing protection against inflation.
- In addition to prioritizing high yield bonds and equity, bank loans offer high current yields and have low volatility.

Contact me today



Except for guarantees offered upon maturity and upon death described in this document, any amount allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.