




La Capitale's savings and investment products

	Description	 What makes it unique?	Why is it important for my portfolio?
Evolution GIC	The only product of its kind on the market. This investment is automatically extended for one year at each anniversary, and its rate adjusts based on market conditions. The automatic extension of the investment repeats itself from year to year, unless you inform La Capitale that you do not wish to extend it. You have a 21-day period in which to cancel the extension. Offered as a traditional or <i>MAX GIC</i> .	<ul style="list-style-type: none"> Flexible GIC that's extended for one year at each anniversary, at a rate that adjusts based on market conditions Loyalty bonus that's applied to the years of extension after the initial term No longer any need to worry about the impact of future interest rate fluctuations Redeemable and non-redeemable 3- and 5-year GIC For the non-redeemable version of the GIC, if the investment was extended automatically, the investment becomes redeemable during the extension period. 	<ul style="list-style-type: none"> Ideal for clients who are more cautious and those who are approaching the disbursement period. Provides security and peace of mind Competitive rate after the initial term; if extended, the client is rewarded with a loyalty bonus Reduced risk of fluctuation in interest rates Capital and returns guaranteed at maturity and on death For disbursement contracts (RRIF/LIF), the client can, easily and penalty-free, withdraw 10% of the accumulated value of the investment as at December 31 of the previous year OR the RRIF minimum provided by law, if higher.¹
MAX GIC	Select product for investment amounts over \$25,000. Available for new investments and investment renewals.	<ul style="list-style-type: none"> Investment amounts over \$25,000 Available terms of 1 to 5 years, non-redeemable Capital and returns guaranteed at maturity and on death 	<ul style="list-style-type: none"> No transfer fees No closure fees Registered or non-registered contracts, TFSA, LIRA
Traditional GIC	This product guarantees you competitive returns . No matter whether you have an aggressive or conservative investor profile, the traditional GIC is a complement to any portfolio. Choose your term from 1 to 10 years. The longer the term you choose, the higher your return will be!	<ul style="list-style-type: none"> Capital and returns 100% guaranteed at maturity and on death Competitive rates Choice of terms available Redeemable² 	<ul style="list-style-type: none"> Provides security for your investment portfolio Helps stabilize portfolio returns
Progressive GIC	This investment gives you a progressive rate throughout the term that peaks in the seventh year.	<ul style="list-style-type: none"> Redeemable² Capital and returns 100% guaranteed at maturity and on death 	<ul style="list-style-type: none"> Ideal for long-term plans Generates a high return and provides protection against rate fluctuations
Equity Index GIC	Offers higher potential returns than traditional GICs, while providing a death and maturity guarantee . ³ Returns are tied in part to an index. Two types of index accounts are available. ⁴ The longer the term you choose, the better the return potential will be. The better the index performs, the higher the return!	<ul style="list-style-type: none"> Less volatile returns than with many products offered by the competition Choice of indexes available Returns tied in part to a market index Available outside an RRSP with taxation at maturity Redeemable² 	<ul style="list-style-type: none"> Provides security for more aggressive portfolios Helps stimulate more conservative portfolios
Investment accounts	Investment accounts are similar to mutual funds. They are divided into six categories: Fixed Income <ul style="list-style-type: none"> Canadian Fixed Income (Acuity) Canadian Fixed Income (CI Investments) Global Fixed Income (CI Investments) Balanced <ul style="list-style-type: none"> Canadian Balanced (Dynamic) Canadian Balanced (Fidelity) Global Balanced (AGF) Diversified Income (Fidelity) Diversified Income (Dynamic) Global Diversified Income (Fidelity) Canadian Equity <ul style="list-style-type: none"> Canadian Dividend (AGF) Canadian Dividend (Fidelity) Canadian Dividend & Income (Dynamic) Canadian Equity (Dynamic) Canadian Equity (Fidelity) Small Cap Canadian Equity (Dynamic) Low Volatility Canadian Equity (TDAM) American and International Equity <ul style="list-style-type: none"> American Equity (Dynamic) American Equity (Fiera Capital) Low Volatility American Equity (TDAM) Global Dividend (TDAM) Global Discovery Funds (Dynamic) Global Infrastructure Equity (Dynamic) Low Volatility Global Equity (TDAM) Global Equity (Fiera Capital) Emerging Markets (AGF) Canadian Portfolios <ul style="list-style-type: none"> Conservative Profile (NBI) Moderate Profile (NBI) Balanced Profile (NBI) Growth Profile (NBI) Aggressive Profile (NBI) International Portfolios <ul style="list-style-type: none"> Conservative Profile (AGF) Moderate Profile (AGF) Balanced Profile (AGF) Growth Profile (AGF) Aggressive Profile (AGF) 	<ul style="list-style-type: none"> Redeemable² Guaranteed capital in the event of death: 100% of contributions made before age 75 	<ul style="list-style-type: none"> Stimulate your savings portfolio Diversify your portfolio on a global scale Provide long-term capital growth potential
Deferred life annuity	Provides a retirement income or income supplement that is guaranteed for life. A simple product that combines the stability of savings with a considerable guaranteed return throughout the accumulation period.	<ul style="list-style-type: none"> Exclusive retirement product unlike anything else on the market Payments guaranteed for life, even past age 100 	<ul style="list-style-type: none"> Premium and payments guaranteed by La Capitale and Assuris Save your money without worrying about the ups and downs of the stock market
Immediate annuity	Turn a contribution into periodic annuity payments and benefit from a stable retirement income.	<ul style="list-style-type: none"> Option to guarantee payments to your spouse in the event of your death Indexation option available 	<ul style="list-style-type: none"> Guaranteed income in retirement Can be used in conjunction with certain advantageous tax strategies

1. Available after the initial term for non-redeemable products.

2. Some fees or penalties may apply.

3. The guaranteed capital at maturity may be less than 100%.

4. **Index Accounts available:** – Market Index Accounts: Returns are based on the performance of a recognized market index
– Actively Managed Index Accounts: Returns mirror the performance of a mutual investment fund