

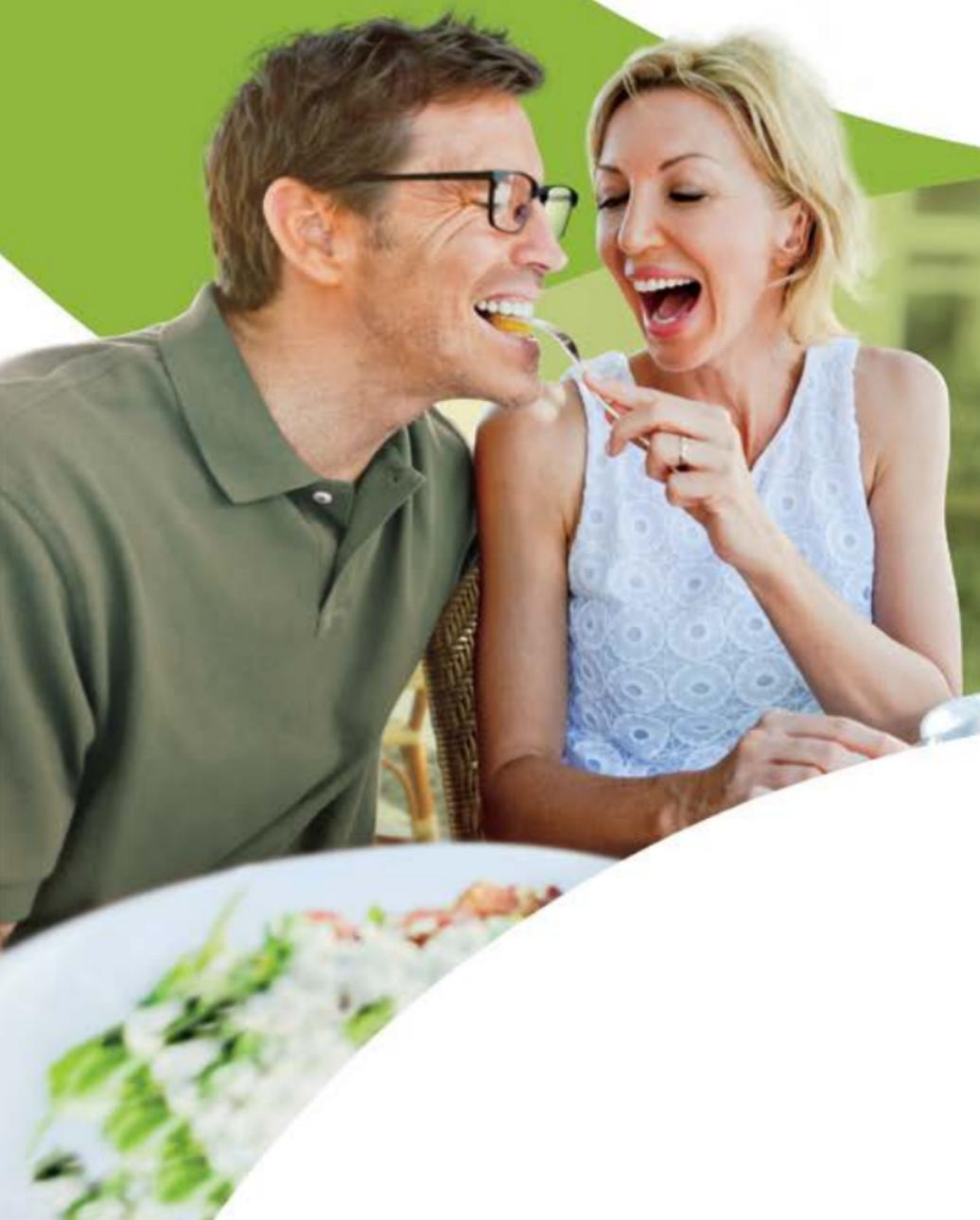
Savings and Investments

Evolution GIC



La Capitale

Insurance and
Financial Services





Evolution GIC

Extend the term of your GIC from year to year

Because of its unique, innovative features, the *Evolution GIC* is unlike any other product available on the market. Available for 3- or 5-year terms, it can be extended for a year on each investment anniversary date.

It's more than a simple GIC because of the one-of-a-kind, attractive features it offers more conservative investors who are looking to achieve their financial goals.

An innovative La Capitale product

The innovative features of the *Evolution GIC*, an exclusive La Capitale product, set it apart from anything our competitors have to offer. It is the only GIC that is automatically extended for one year on each investment anniversary date, unless we receive information to the contrary from you, and that enables you to receive a loyalty bonus. The minimum required investment is \$2,500.

Redeemable and non-redeemable versions

The *Evolution GIC* is available for 3- or 5-year terms, **redeemable** and **non redeemable** (available only for TFSAs, RRSPs, LIRAs and LRSPs).

Simple and flexible

The versatile *Evolution GIC* can meet your needs throughout your life. It is an ideal product for investors looking to achieve their financial goals with full peace of mind.

If you are in a RRIF/LIF disbursement period, this guaranteed investment allows you to, 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.

Receive a loyalty bonus each year the GIC is extended



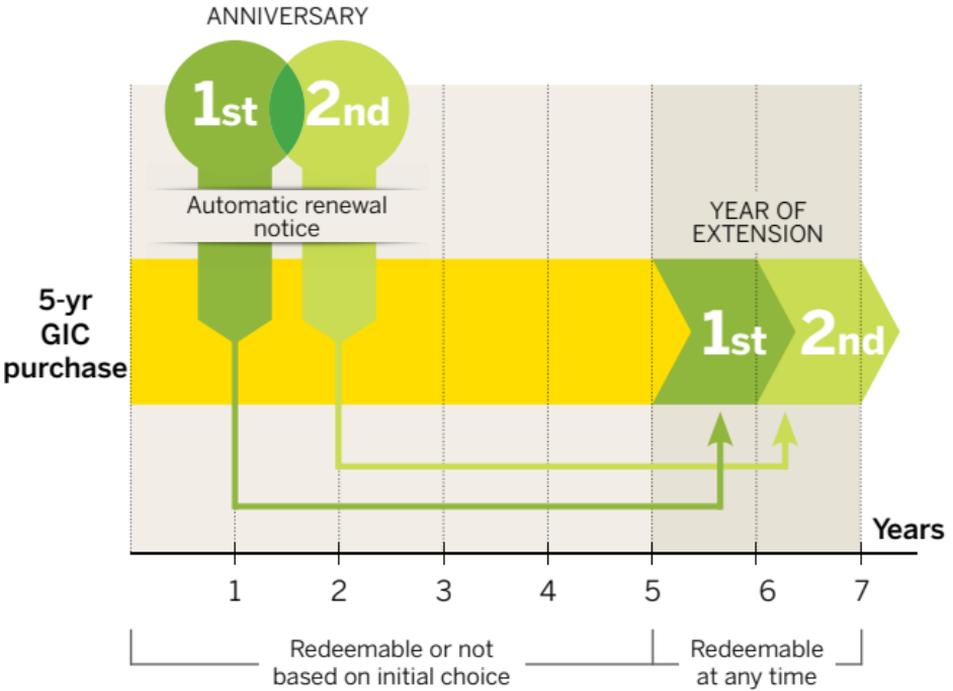
How the *Evolution GIC* works

On each investment anniversary date of your *Evolution GIC*, you receive a notice that the term is extending for an additional year. You have a 21-day period in which to cancel the extension. Otherwise, your *Evolution GIC* is extended for one year. The interest rate is automatically adjusted based on market conditions, and you receive a loyalty bonus for the extension years.

If your *Evolution GIC* was non-redeemable at the time of purchase, it will become automatically redeemable after the initial 3- or 5-year term.

If you refuse the automatic extension, your GIC will mature after its initial 3- or 5-year term or based on the extension periods to which you have agreed.

The graph below illustrates how the *Evolution GIC* works.





Advantages of the *Evolution GIC*

- Ideal for cautious investors and those who are in or approaching a disbursement period
- **Automatically extended for one year** on each investment anniversary date, unless we receive information to the contrary from you
- **Loyalty bonus** for each year the GIC is extended
- **Automatic adjustment** of the interest rate for the year of extension, based on market conditions, at the time of each extension
- The non-redeemable version becomes automatically redeemable after the initial term
- At the time of disbursement, possibility of a penalty-free withdrawal of 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 and if the *Evolution GIC* is held in a RRIF or LIF

Loyalty
BONUS

Loyalty bonus each year
the GIC is extended



Guided by the values of mutualism on which it was founded, La Capitale works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits associated with La Capitale's products, contact us or visit our website.

lacapitale.com