




LaCapitale
Insurance and
Financial Services

Savings and Investments

Evolution GIC

The only product of its kind
on the market

Evolution GIC

Exclusive to La Capitale

La Capitale is happy to introduce its brand new *Evolution GIC*.

The unique, innovative aspects of this investment set it apart from anything our competitors have to offer. Its one-of-a-kind, attractive features make it more than a simple GIC.

SO MUCH MORE FOR YOU AND YOUR CLIENTS

The *Evolution GIC* is extended for one year at each anniversary, and its interest rate adjusts based on market conditions. You no longer have to worry about the consequences of future interest rate hikes, because your client benefits automatically from these increases. The client also receives a loyalty bonus for each year the GIC is extended. Good news: The automatic extension and the attractive interest rate allow you to save time and focus on developing your client base.

OUR MOST FLEXIBLE GIC

The versatile *Evolution GIC* is one that can meet your clients' needs throughout all of life's turning points. One of your clients suddenly needs to access his funds? No worries! The non-redeemable version becomes redeemable after the initial term. Your client is in the disbursement period? She 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 and if the *Evolution GIC* is held in a RRIF or LIF.

How does it work?

PRODUCT LIFE CYCLE

- At the outset, you select a GIC with a specified term, like you are used to doing.
- One year following the purchase of the GIC, your client receives an extension notice concerning her GIC for an additional year, based on the rates in effect at that time. The client has a 21-day period in which to cancel the extension if she doesn't want it.
- If the *Evolution GIC* held by your client was not redeemable, it becomes redeemable after the initial term.
- Once the disbursement period begins, penalty-free options for redeeming become available.

If the client refuses the extension, she will not be able to extend the *Evolution GIC* later on. In that case, the GIC will mature at the end of the initial term or at the last automatic extension date accepted by the client, as the case may be.

INTEREST RATE

- At the time of purchase, the interest rate is guaranteed for the initial term, as it is for traditional GICs.
- When the client receives the extension notice, one year following purchase, the interest rate is fixed for the first year of extension. **The client receives a loyalty bonus** in addition to the rate normally granted.
- The process repeats itself from year to year for as long as the client accepts the automatic extension.
- If the GIC version allows, the portfolio bonus applies to this investment.

Chart: Product life cycle

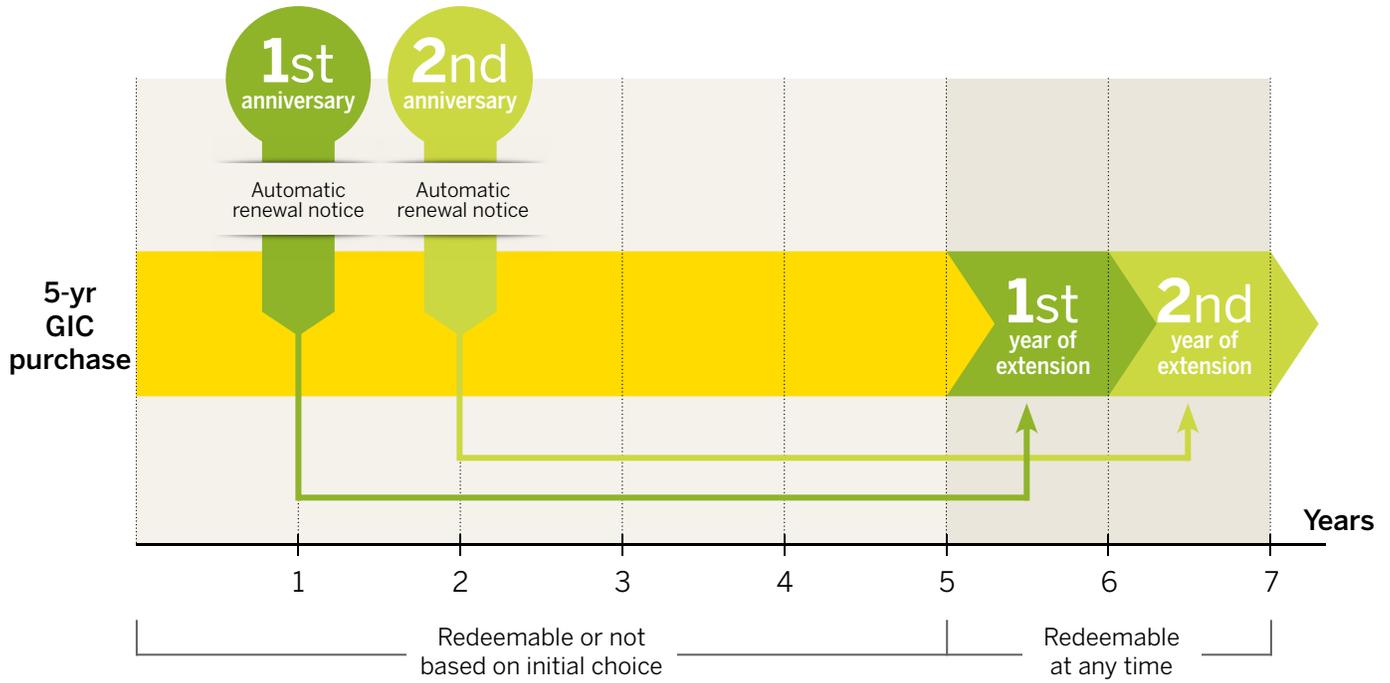
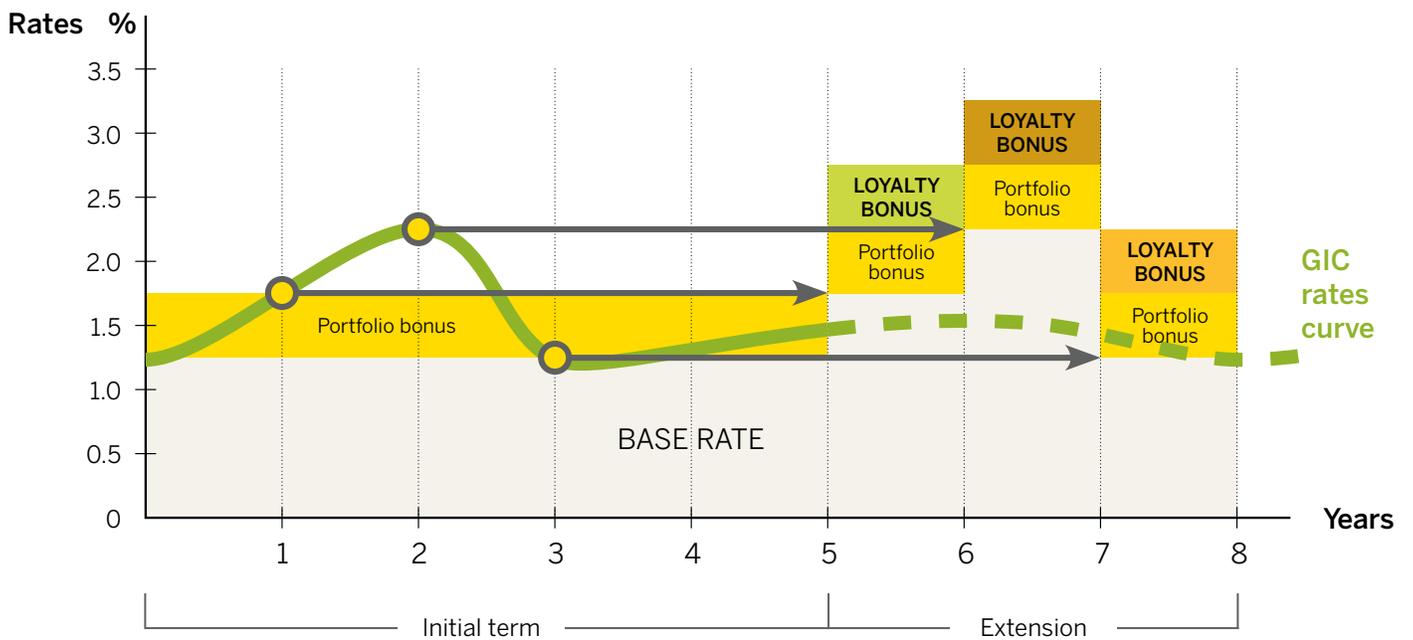


Chart: Rates granted vs. GIC rates curve





Advantages of the *Evolution GIC*

BENEFITS FOR AGENTS

- A product that's unlike anything else on the market and exclusive to La Capitale.
- Easier business conservation.
- Less effort involved, because the *Evolution GIC* extends itself automatically, unless the client instructs otherwise.
- Possibility of surpassing market performance, thanks to the loyalty bonus.

COMMISSIONS

- At time of purchase, commission payable based on term selected.
- Sales commission payable for the year of extension at the purchase anniversary (for as long as the client accepts the automatic extension). That means that you get your commission regularly and more quickly!

BENEFITS FOR THE CLIENT

- Ideal for clients who are more cautious and those who are in or approaching a disbursement period.
- Provides security and peace of mind.
- For the non-redeemable version, the investment becomes redeemable after its initial term.
- The client is rewarded with a loyalty bonus.
- Reduced risk of fluctuating interest rates, because the rates adjust automatically based on market rates, at the time of each extension.
- 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.

OTHER FEATURES OF THE *EVOLUTION GIC*

- Available for 3- or 5-year terms, redeemable or non-redeemable.
- Available with registered plans only.
- Minimum investment of \$2,500 for the traditional GIC and \$25,000 for the *MAX GIC*.



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 of La Capitale products, contact us or visit our website.

lacapitale.com

