

Savings and Investments

Equity Index GIC



La Capitale

Insurance and
Financial Services





Equity Index GIC

Take advantage of optimal returns that combine the stability of fixed returns with the versatility of a market index.

The *Equity Index GIC* is the gateway to stock markets and offers higher potential returns than traditional GICs. Capital is guaranteed at maturity. This guarantee varies according to the option of the *Equity Index GIC* selected and its features.

Bet on diversification: it's the profitable choice!

Diversification is the foundation of sound portfolio management. Incorporating the *Equity Index GIC* into an investment strategy can safeguard the portfolio of even the most aggressive investors against market volatility and increase the performance outlook of even the most conservative investors.

Better performance

Because a portion of the return is based on an index, the *Equity Index GIC* is a financial solution that offers potential for dynamic, competitive returns.

Equity Index GIC options:

- 90%, 100% or 110% capital guaranteed at maturity
- Terms vary according to the capital guarantee selected: 5, 7, 10 or 10+ years

Two types of index accounts are 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

Types of contracts available:

- Non-registered, TFSA, RRSP, LIRA, LRSP,¹ RRIF and LIF
- Eligible for HBPs² and LLPs²
- Minimum investment of \$500



1. Federal jurisdiction

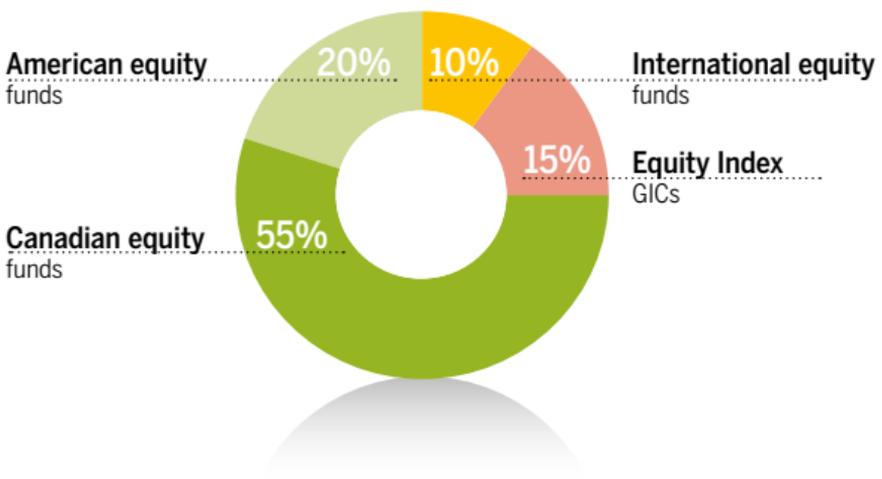
2. Some fees or penalties may apply. Redemption fees: Fixed penalty of \$15, market value penalty on the traditional component and penalty for recovery of fees.

Controlled volatility makes *all* the difference

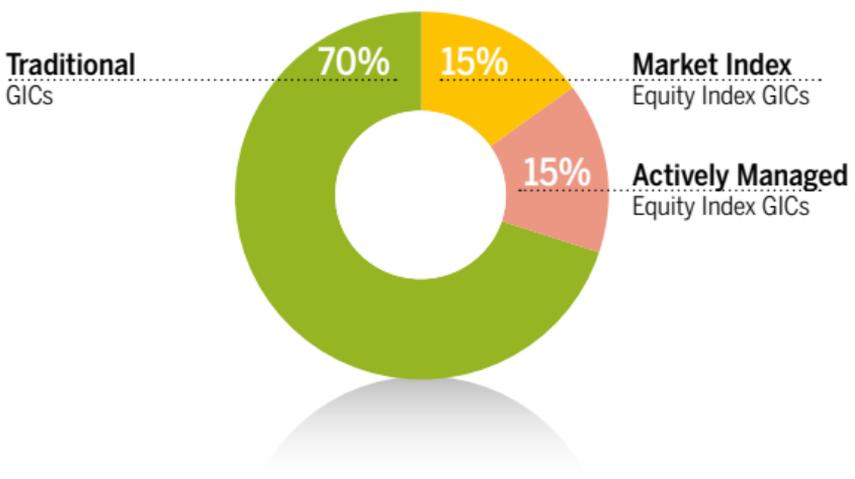
Unlike most index products offered on the market, the La Capitale *Equity Index GIC* can, in certain circumstances, provide a positive return even when the benchmark indexes decline!

So whatever your situation may be, why not make it a part of your financial strategy?

You have a highly diversified mutual fund portfolio and you're looking for a more secure product to increase your expected performance.



You're not ready to risk losing part of your investment, but you still want to take advantage of market opportunities.





The *Equity Index GIC* in summary:

- Capital guaranteed at maturity according to the selected investment option
- 100% capital guarantee upon death
- Terms available: Terms of 5, 7, 10 and 10+ years
- Redeemable at any time³
- No penalty in the event of death⁴
- Two types of index accounts are 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
- **For non-registered contracts (non-RRSP), taxation deferred to maturity (interest income).** No maximum on returns
- Contributions covered by Assuris up to \$100,000 per client

3. Some fees or penalties may apply. Redemption fees: Fixed penalty of \$15, market value penalty on the traditional component and penalty for recovery of fees.

4. Some conditions, restrictions or exclusions may apply.



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

This document is not a contract. It merely provides an overview of certain savings products. Only the Application/Instructions form, contract and investment certificate may be used to settle any legal issues. Contracts are issued by La Capitale Civil Service Insurer Inc.

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100%