

La Capitale's rates

Interest rate starting on Monday September 21, 2020
La Capitale Civil Service Insurer



CONSULT OUR RATES ON OUR WEBSITE:

<https://www.lacapitale.com/en/brokers-advisors/brokers/savings-and-investments>

LA CAPITALE INVESTMENT ACCOUNT										
Annual returns as at August 31, 2020, redeemable at anytime										
	Code x* = 1, 2, 3, 4 or 5	Management fee*	MER of underlying fund	YTD	3 months	6 months	1 year	3 years	5 years	10 years
Fixed Income										
Canadian Fixed Income (AGF)	x02	0.00%	1.51%	8.27%	3.94%	4.80%	6.30%	4.60%	2.92%	3.29%
Canadian Fixed Income (CI Investments)	x38	0.00%	1.41%	7.87%	2.59%	4.37%	5.70%	4.46%	2.95%	3.21%
Global Fixed Income (CI Investments)	x34	0.00%	1.53%	7.61%	-0.64%	1.91%	3.04%	3.71%	2.12%	3.01%
High Yield Fixed Income (TDAM)	x42	0.00%	1.78%	-5.88%	6.19%	-4.15%	-4.37%	0.21%	3.50%	4.36%
Balanced										
Canadian Balanced (CI Investments)	x43	0.00%	2.43%	1.51%	6.81%	4.62%	5.22%	3.81%	3.74%	5.43%
Canadian Balanced (Dynamic)	x03	0.00%	2.16%	2.63%	5.43%	4.83%	3.35%	4.11%	2.02%	4.00%
Canadian Balanced (Fidelity)	x04	0.00%	2.27%	4.91%	6.15%	4.85%	4.93%	6.12%	4.41%	6.32%
Global Balanced (AGF)	x05	0.00%	2.64%	1.28%	8.96%	5.98%	5.43%	4.07%	4.32%	6.28%
Global Balanced (CI Investments)	x44	0.00%	2.45%	5.54%	6.26%	7.00%	8.85%	7.18%	5.57%	7.98%
Diversified Income (Fidelity)	x06	0.00%	2.28%	0.64%	3.65%	1.17%	1.71%	3.30%	3.48%	5.61%
Diversified Income (Dynamic)	x07	0.00%	2.15%	-2.03%	1.87%	-1.80%	-0.44%	3.37%	3.18%	5.33%
Global Diversified Income (Fidelity)	x37	0.00%	2.43%	2.77%	3.59%	3.76%	5.95%	6.15%	4.99%	7.80%
Canadian Equity										
Canadian Dividend (AGF)	x09	0.00%	2.13%	-2.69%	5.52%	0.97%	0.89%	3.69%	5.81%	5.30%
Canadian Dividend (Fidelity)	x10	0.00%	2.29%	-1.02%	3.72%	-0.01%	0.64%	3.80%	4.28%	6.04%
Canadian Equity Income (Dynamic)	x11	0.00%	2.15%	-5.40%	5.30%	-1.62%	-0.42%	4.34%	6.84%	7.89%
Canadian Equity (Dynamic)	x12	0.00%	2.31%	-0.33%	6.82%	5.42%	2.43%	3.85%	1.74%	4.53%
Canadian Equity (Fidelity)	x13	0.00%	2.45%	0.90%	7.95%	3.78%	4.42%	6.62%	5.53%	6.41%
Small Capitalization Canadian Equity (Dynamic)	x14	0.00%	2.41%	-3.70%	5.68%	-0.07%	-0.41%	1.76%	4.92%	6.21%
Low Volatility Canadian Equity (TDAM)	x15	2.40%	0.01%	-9.24%	4.47%	-7.10%	-7.03%	1.99%	3.33%	6.93%
U.S. and International Equity										
American Equity (Dynamic)	x18	0.00%	2.42%	17.75%	13.58%	20.35%	16.68%	19.67%	15.06%	13.76%
American Equity (Fiera Capital)	x35	2.39%	0.04%	11.01%	5.88%	14.16%	18.74%	18.15%	13.95%	—
Low Volatility American Equity (TDAM)	x39	0.00%	2.22%	-8.04%	-0.11%	-3.92%	-7.97%	6.14%	7.76%	—
Global Dividend (TDAM)	x40	0.00%	2.50%	-9.50%	2.22%	-1.69%	-3.51%	1.32%	2.68%	7.85%
Global Equity – Discovery (Dynamic)	x20	0.00%	2.35%	14.94%	10.81%	19.05%	19.84%	13.92%	12.69%	11.54%
Global Infrastructure Equity (Dynamic)	x41	0.00%	2.38%	-8.11%	2.21%	-5.43%	-5.98%	3.60%	7.07%	9.33%
Low Volatility Global Equity (TDAM)	x21	2.50%	0.02%	-15.11%	-0.36%	-9.71%	-12.19%	-0.21%	2.53%	—
Global Equity (AGF)	x45	0.00%	2.63%	22.63%	12.83%	22.92%	28.84%	18.62%	15.51%	14.91%
Global Equity (Fiera Capital)	x36	2.49%	0.04%	6.65%	5.58%	11.67%	13.81%	13.66%	11.98%	15.08%
Global Sustainable Growth Equity (AGF)	x47	0.00%	2.47%	17.34%	10.56%	20.56%	25.65%	12.95%	10.65%	9.55%
International Equity (Fiera Capitale)	x46	2.54%	0.05%	5.28%	7.30%	13.42%	14.93%	10.20%	9.29%	—
Emerging Markets (AGF)	x22	0.00%	2.51%	-5.42%	11.90%	2.06%	5.55%	2.01%	5.23%	2.62%
AGF Portfolios										
Conservative Profile (AGF)	x23	0.00%	2.07%	1.50%	2.84%	1.83%	2.05%	2.98%	3.07%	3.97%
Moderate Profile (AGF)	x24	0.00%	2.43%	2.58%	3.91%	3.70%	3.77%	3.10%	3.04%	4.32%
Balanced Profile (AGF)	x25	0.00%	2.44%	2.81%	5.02%	5.14%	5.77%	3.86%	3.91%	5.28%
Growth Profile (AGF)	x26	0.00%	2.45%	1.98%	5.60%	5.93%	6.55%	4.38%	4.54%	6.21%
Aggressive Profile (AGF)	x27	0.00%	2.62%	2.34%	6.18%	7.69%	8.77%	5.20%	5.28%	7.12%
Dynamic Portfolios										
Conservative Profile (Dynamic)	x48	0.00%	1.91%	4.32%	2.78%	2.97%	3.91%	3.88%	3.19%	—
Moderate Profile (Dynamic)	x49	0.00%	1.89%	4.47%	3.67%	4.06%	5.05%	4.91%	4.28%	—
Balanced Profile (Dynamic)	x50	0.00%	2.35%	9.75%	7.09%	10.04%	11.26%	7.75%	6.45%	6.97%
Growth Profile (Dynamic)	x51	0.00%	2.40%	11.36%	8.56%	12.27%	13.76%	9.24%	7.77%	8.03%
Aggressive Profile (Dynamic)	x52	0.00%	2.42%	12.83%	10.20%	14.79%	16.24%	10.78%	9.13%	9.39%
Daily Interest										
Daily Interest investment account	Current interest	0.010%	0.00%	0.00%	—	—	—	—	—	—

*The code starts with (x=) 1 for the RF series, 2 for the PF series, 3 for the MF series, 4 for the NRF3 series and 5 for the NRF5 series.

MAX Evolution GIC ^{2,3} (\$25,000 minimum investment) ⁴					
Annual simple interest or compound interest Non redeemable or redeemable					
Term	Initial rate		Promotional first year rate	Effective rate	
	25 000 \$ and more	New Money	Annual	Loyalty extension bonus*	
				RRSP / LIRA / TFSA	RRIF/LIF
3 years	1.150%	0.000%	1.150%	+ 0,150%	+ 0,100%
5 years	1.850%	0.260%	1.900%	+ 0,250%	+ 0,100%

* The loyalty bonus is added to the current base rate to determine the extension rate . The bonus can vary from time to time as determined by the insurer.
The base rate used for the extension will be the redeemable rate, based on the initial term of the investment.

MAX GIC ^{2,3} (\$25,000 minimum investment) ⁴			
Annual simple interest or compound interest Non redeemable			
Term	Initial rate		Promotional first year rate
	25 000 \$ and more	New Money	Annual
2 years	0.800%	0.000%	0.800%
3 years	1.150%	0.000%	1.150%
4 years	1.500%	0.000%	1.500%
5 years	1.850%	0.260%	1.900%

Evolution GIC (\$2,500 minimum investment) ⁴						
Simple interest ⁶ or compound interest Non redeemable or redeemable (adjustment of -0.250% to the published rate)						
Term	Portfolio ⁷					
	\$2 500 & +	\$10,000 & +	\$50,000 & +	\$100,000 & +	\$200,000 & +	\$350,000 & +
5 years	0.900%	0.950%	1.000%	1.050%	1.100%	1.150%

* The loyalty bonus is added to the current base rate to determine the extension rate . The bonus can vary from time to time as determined by the insurer.
The base rate used for the extension will be the redeemable rate, based on the initial term of the investment and the value of the Portfolios at the time of initial purchase.

Based on actual hypothesis		
RRSP / LIRA / TFSA	RRIF/LIF	Resulting maximum extension rate
		Redeemable
+ 0,100%	+ 0,050%	0.800%
+ 0,250%	+ 0,100%	1.150%

TRADITIONAL GIC⁴

Traditional GIC: Simple⁵ or compound interest / Non redeemable / Redeemable (adjustment of -0.250% to the published rate)
Special terms GIC +: Simple and compound interest / Non redeemable

Portfolio ⁷						
	\$500 & +	\$10,000 & +	\$50,000 & +	\$100,000 & +	\$200,000 & +	\$350,000 & +
1 year	0.400%	0.450%	0.500%	0.550%	0.600%	0.650%
2 years	0.550%	0.600%	0.650%	0.700%	0.750%	0.800%
3 years	0.700%	0.750%	0.800%	0.850%	0.900%	0.950%
4 years	0.800%	0.850%	0.900%	0.950%	1.000%	1.050%
5 years	0.900%	0.950%	1.000%	1.050%	1.100%	1.150%
7 years	1.250%	1.300%	1.350%	1.400%	1.450%	1.500%
10 years	1.300%	1.350%	1.400%	1.450%	1.500%	1.550%

R, UR, PB⁵ for traditional GIC only

Equity Index GIC⁴ (Redeemable / Compound Interest)

Index available: Low Volatility Canadian Equity (TDAM)

Term	Guarantee at maturity				Fixed participation rates \$ 500 & +
	90%	100% Participation Index*	110%	115%	
5 years	27.50%	8.00%	-	-	0.650%
7 years	36.50%	17.50%	-	-	1.000%
10 years	68.00%	35.50%**	-	-	1.050%

Other index available: S&P/TSX60

Term	Guarantee at maturity				Fixed participation rates \$ 500 & +
	90%	100% Participation Index*	110%	115%	
5 years	25.00%	7.00%	-	-	0.650%
7 years	33.00%	15.50%	-	-	1.000%
10 years	58.50%	30.50%**	-	-	1.050%

Other index available: Low Volatility Global Equity (TDAM)

Term	Guarantee at maturity				Fixed participation rates \$ 500 & +
	90%	100% Participation Index*	110%	115%	
5 years	25.00%	7.00%	-	-	0.250%
7 years	35.00%	15.50%	-	-	0.600%
10 years	58.50%	30.50%**	-	-	0.650%

R, UR⁵

Waiting period rate :

Redeemable 1 year GIC rate - simple interest

Issue offered until :

October 25, 2020

*Unregistered :

Guarantee at maturity is capped at a maximum of 100% for all terms

Starting date :

October 30, 2020

**The fixed participation is 100% minus the index participation.

**GIC 10yr +

*** Applicable to the fixed component

LIFE INSURANCE

LIFE-SAVER	INTEREST BONUS	OTHER TERMS - LIFE INSURANCE
Transaction account	0.050%	6 th - 10 th yrs
Liquid funds account	0.050%	11 th yr and +
Fixed rate 3 years	0.150%	0.500%
Fixed rate 5 years	0.500%	1.000%
Fixed rate 10 years	1.000%	Policy loan at variable rate:
Suspense account	0.400%	6.500%
		Premium on deposit:
		0.400%
		ROP-GIFT:
		3.000%
		Interest rate credited on death benefit:
		0.260%
		Yield of marketable long term bonds (LifeAnew):
		0.990%

INDEXED ACCOUNTS - LIFE-SAVER²

	Annual returns as at août 31, 2020					
	Management fee	MER of underlying fund	1 year	3 years	5 years	10 years
Canadian Equity Index	3.00%	0.00%	3.99%	5.39%	5.59%	4.97%
American Equity Index ¹	3.00%	0.00%	17.57%	13.50%	11.39%	14.72%
Canadian Fixed Income (CI Investments)	1.50%	1.41%	5.70%	4.46%	2.95%	3.21%
Canadian Equity (Dynamic)	1.50%	2.31%	2.43%	3.85%	1.74%	4.53%
Canadian Dividend (AGF)	1.50%	2.13%	0.89%	3.69%	5.81%	5.30%
American Equity (Dynamic)	1.50%	2.42%	16.68%	19.67%	15.06%	13.76%
Global Equity (Dynamic)	1.50%	2.34%	16.86%	9.21%	7.18%	6.53%
Canadian Balanced (Dynamic)	1.50%	2.16%	3.35%	4.11%	2.02%	4.00%
Global Balanced (AGF)	1.50%	2.64%	5.43%	4.07%	4.32%	6.28%
Conservative Profile (AGF)	1.50%	2.07%	2.05%	2.98%	3.07%	3.97%
Moderate Profile (AGF)	1.50%	2.43%	3.77%	3.10%	3.04%	4.32%
Balanced Profile (AGF)	1.50%	2.44%	5.77%	3.86%	3.91%	5.28%
Growth Profile (AGF)	1.50%	2.45%	6.55%	4.38%	4.54%	6.21%
Aggressive Profile (AGF)	1.50%	2.62%	8.77%	5.20%	5.28%	7.12%

DISBURSEMENT PRODUCTS

IMMEDIATE ANNUITIES AND LIFEANEW (CODE)	Annuity code
Premium	ABFC143A
\$15,000 to \$499,999	Contact your MGA
\$500,000 and +	

You have to use the 6 digits code in the quotation tool for all annuity types and guarantee periods

La Capitale Financial Security products

Annuity Rider (303)	3.50%
Annuity Rider (905)	5.00%
Annuity Rider (909)	3.50%



Andrew Gardiner
Regional Sales Director
Ontario & Western Canada



Jennifer Santos
Regional Sales Director
Ontario & Western Canada



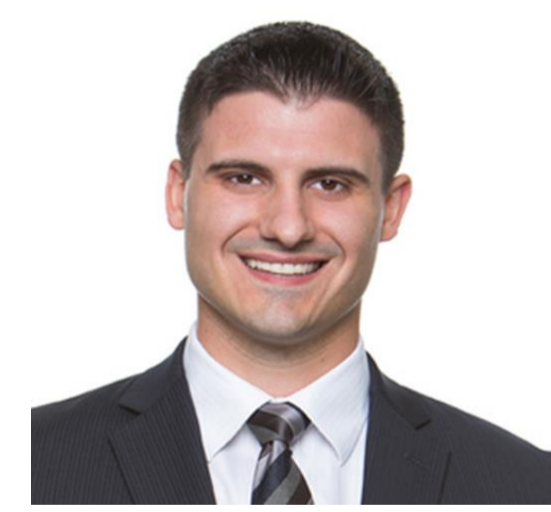
Dan Sims
Regional Sales Director
Ontario & Western Canada



Simon Kirouak
Sales Director
Quebec & Atlantic



Carl Létourneau
Sales Director
Quebec & Atlantic



Martin-Charles Ranallo
Sales Director
Quebec & Atlantic

NOTES

- 1) Credited performance is the net return in Canadian dollars. Variation in the exchange rate may impact the investment value either upwards or downwards.
- 2) No reimbursement of transfer fees.
- 3) Portfolios bonus doesn't apply.
- 4) For amounts over \$500,000, contact your MGA.
- 5) R = Registered (RRSP, RRIF and TFSA only), UR = Unregistered, PB = Portfolios Bonus.
- 6) Adjustment on simple interest GIC : semester = -0.125% quarterly = -0.250% monthly = -0.375%.
- 7) The portfolio is defined as the sum of GICs (other than the Equity Index GIC) and the daily interest account (DIA) issued by La Capitale Civil Service Insurer and La Capitale Insurance and Financial Services that are held by the client and his or her spouse (if paired).
- 8) For new money only (cheque and external transfers). If a combination (new money and renewal), the bonus will be prorated to the new money invested. Amounts deposited in the transactional account will be recognized as new money for 60 days. Contact your MGA for amounts higher than \$250,000.
- 9) The rates of return are only shown as an indication to illustrate the approximate yields which would have been earned by the Investment Accounts