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RRSP campaign announcement :

Promotional rate on the 1 year traditional GIC

Equity GIC - Fixed component bonification (new money only)⁷**INVESTMENT ACCOUNTS³****Annual returns as at December 31, 2021, 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% | -3.08% | 0.62% | -0.18% | -3.08% | 4.13% | 2.69% | 2.47% |
| Canadian Fixed Income (CI Global Asset Management) | x38 | 0.00% | 1.41% | -3.02% | 0.85% | 0.40% | -3.02% | 3.86% | 2.39% | 2.35% |
| Global Fixed Income (CI Global Asset Management) | x34 | 0.00% | 1.53% | -7.78% | -1.46% | -0.73% | -7.78% | 0.02% | 0.28% | 2.23% |
| High Yield Fixed Income (TDAM) | x42 | 0.00% | 1.78% | 8.39% | 0.67% | 1.44% | 8.39% | 5.32% | 3.60% | 5.36% |
| Balanced | | | | | | | | | | |
| | | | | YTD | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years |
| Canadian Balanced (CI Global Asset Management) | x43 | 0.00% | 2.43% | 14.98% | 5.04% | 5.04% | 14.98% | 11.62% | 6.82% | 6.79% |
| Canadian Balanced (Dynamic) | x03 | 0.00% | 2.16% | 15.73% | 5.79% | 5.61% | 15.73% | 11.20% | 5.56% | 6.27% |
| Canadian Balanced (Fidelity) | x04 | 0.00% | 2.28% | 10.42% | 4.37% | 4.83% | 10.42% | 11.12% | 6.71% | 7.09% |
| Global Balanced (AGF) | x05 | 0.00% | 2.58% | 11.21% | 2.86% | 3.74% | 11.21% | 11.81% | 7.24% | 9.28% |
| Global Balanced (CI Global Asset Management) | x44 | 0.00% | 2.45% | 13.56% | 5.75% | 7.19% | 13.56% | 12.64% | 8.71% | 9.43% |
| Diversified Income (Fidelity) | x06 | 0.00% | 2.28% | 10.39% | 3.09% | 3.16% | 10.39% | 9.05% | 5.22% | 5.99% |
| Diversified Income (Dynamic) | x07 | 0.00% | 2.14% | 12.73% | 5.55% | 6.35% | 12.73% | 8.09% | 5.51% | 5.60% |
| Global Diversified Income (Fidelity) | x37 | 0.00% | 2.44% | 9.98% | 3.14% | 4.65% | 6.98% | 8.53% | 6.13% | 8.27% |
| Canadian Equity | | | | | | | | | | |
| | | | | YTD | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years |
| Canadian Dividend (AGF) | x09 | 0.00% | 2.12% | 23.69% | 8.03% | 9.36% | 23.69% | 14.28% | 8.31% | 7.60% |
| Canadian Dividend (Fidelity) | x10 | 0.00% | 2.28% | 28.47% | 7.36% | 8.44% | 28.47% | 15.24% | 8.54% | 8.31% |
| Canadian Equity Income (Dynamic) | x11 | 0.00% | 2.12% | 21.60% | 8.02% | 8.30% | 21.60% | 14.06% | 9.41% | 8.67% |
| Canadian Equity (Dynamic) | x12 | 0.00% | 2.31% | 26.38% | 8.01% | 8.72% | 26.38% | 15.36% | 7.47% | 8.80% |
| Canadian Equity (Fidelity) | x13 | 0.00% | 2.46% | 20.68% | 5.10% | 6.96% | 20.68% | 16.68% | 9.00% | 8.96% |
| Small Capitalization Canadian Equity (Dynamic) | x14 | 0.00% | 2.42% | 17.57% | 3.38% | 5.87% | 17.57% | 12.80% | 6.60% | 7.16% |
| Low Volatility Canadian Equity (TDAM) | x15 | 2.40% | 0.01% | 6.02% | 6.02% | 7.46% | 22.01% | 11.81% | 6.51% | 7.73% |
| U.S. and International Equity | | | | | | | | | | |
| | | | | YTD | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years |
| American Equity (Dynamic) | x18 | 0.00% | 2.38% | 7.10% | 10.69% | 10.46% | 7.10% | 14.54% | 13.65% | 13.42% |
| American Equity (Fiera Capital) | x35 | 2.39% | 0.04% | 29.83% | 12.46% | 16.99% | 29.83% | 24.12% | 19.11% | — |
| Low Volatility American Equity (TDAM) | x39 | 0.00% | 2.23% | 18.46% | 12.07% | 13.35% | 18.46% | 9.89% | 7.18% | — |
| U.S. Small-Mid Cap Equity (AGF) | x53 | 0.00% | 2.53% | 4.19% | 1.26% | 0.93% | 4.19% | 21.18% | 18.12% | 15.33% |
| Global Dividend (TDAM) | x40 | 0.00% | 2.51% | 15.36% | 6.64% | 6.52% | 15.36% | 7.55% | 5.30% | 9.29% |
| Global Equity – Discovery (Dynamic) | x20 | 0.00% | 2.35% | 12.44% | 8.36% | 11.63% | 12.44% | 15.80% | 13.56% | 13.11% |
| Global Infrastructure Equity (Dynamic) | x41 | 0.00% | 2.37% | 7.85% | 6.44% | 7.77% | 7.85% | 9.64% | 7.80% | 9.00% |
| Low Volatility Global Equity (TDAM) | x21 | 2.50% | 0.02% | 14.61% | 6.88% | 9.78% | 14.61% | 3.48% | 3.53% | 8.32% |
| Global Equity (AGF) | x45 | 0.00% | 2.60% | 15.84% | 3.85% | 5.17% | 15.84% | 24.87% | 20.60% | 17.35% |
| Global Equity (Fiera Capital) | x36 | 2.49% | 0.04% | 22.92% | 9.89% | 12.81% | 22.92% | 21.00% | 17.05% | 16.70% |
| Global Sustainable Growth Equity (AGF) | x47 | 0.00% | 2.06% | 16.60% | 7.12% | 11.41% | 16.60% | 23.62% | 15.68% | 12.90% |
| International Equity (Fiera Capitale) | x46 | 2.54% | 0.05% | 13.99% | 6.46% | 8.44% | 13.99% | 17.36% | 13.95% | — |
| Emerging Markets (AGF) | x22 | 0.00% | 2.50% | -5.30% | -2.76% | -9.70% | -5.30% | 5.35% | 5.49% | 4.14% |
| AGF Portfolios | | | | | | | | | | |
| | | | | YTD | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years |
| Conservative Profile (AGF) | x23 | 0.00% | 2.07% | 2.96% | 1.71% | 1.53% | 2.96% | 4.98% | 3.38% | 4.11% |
| Moderate Profile (AGF) | x24 | 0.00% | 2.44% | 4.51% | 2.49% | 2.58% | 4.51% | 6.37% | 3.85% | 4.83% |
| Balanced Profile (AGF) | x25 | 0.00% | 2.46% | 8.24% | 3.73% | 3.91% | 8.24% | 9.03% | 5.46% | 6.44% |
| Growth Profile (AGF) | x26 | 0.00% | 2.45% | 11.08% | 4.88% | 5.26% | 11.08% | 10.89% | 6.79% | 7.90% |
| Aggressive Profile (AGF) | x27 | 0.00% | 2.61% | 13.57% | 5.91% | 6.53% | 13.57% | 12.93% | 8.19% | 9.37% |
| Dynamic Portfolios | | | | | | | | | | |
| | | | | YTD | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years |
| Conservative Profile (Dynamic) | x48 | 0.00% | 1.93% | 1.01% | 2.19% | 1.67% | 1.01% | 4.95% | 3.61% | — |
| Moderate Profile (Dynamic) | x49 | 0.00% | 1.90% | 3.95% | 2.89% | 2.60% | 3.95% | 7.25% | 5.39% | — |
| Balanced Profile (Dynamic) | x50 | 0.00% | 2.35% | 8.16% | 3.63% | 4.25% | 8.16% | 13.12% | 9.09% | 8.34% |
| Growth Profile (Dynamic) | x51 | 0.00% | 2.40% | 10.97% | 4.50% | 5.58% | 10.97% | 15.81% | 11.11% | 9.94% |
| Aggressive Profile (Dynamic) | x52 | 0.00% | 2.41% | 14.34% | 5.35% | 6.87% | 14.34% | 19.10% | 13.35% | 12.00% |
| Daily Interest | | | | | | | | | | |
| | | Current interest | | YTD | 3 months | 6 months | 1 year | 3 years | 5 years | 10 years |
| Daily Interest investment account | | 0.010% | 0.00% | 0.00% | — | — | — | — | — | — |

R⁶³The 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 GIC (\$25,000 minimum investment) ¹ | | | |
|---|-----------------------------------|---|----------------------------|
| Annual simple interest or compound interest | | | |
| Non redeemable | | | |
| Term | Base rate (25 000 \$ and more) | Promotional first year rate (New money only) ² | Effective rate (Annual) |
| 1 year | 0.750% | 0.000% | 0.750% |
| 2 years | 1.050% | 0.000% | 1.050% |
| 3 years | 1.500% | 0.000% | 1.500% |
| 4 years | 1.700% | 0.000% | 1.700% |
| 5 years | 2.200% | 0.260% | 2.250% |

| TRADITIONAL GIC¹ | | | | | | | |
|--|-----------|--------------|--------------|---------------|---------------|---------------|---------------------------------------|
| Traditional GIC: Simple or compound interest / Non redeemable / Redeemable (adjustment of -0.250% to the published rate) | | | | | | | |
| Special terms GIC + Simple and compound interest / Non redeemable | | | | | | | |
| Portfolio ⁴ | | | | | | | |
| | \$500 & + | \$10,000 & + | \$50,000 & + | \$100,000 & + | \$200,000 & + | \$350,000 & + | |
| 1 year | 1.050% | 1.100% | 1.150% | 1.200% | 1.250% | 1.300% | RRSP campaign promotional rate |
| 2 years | 0.750% | 0.800% | 0.850% | 0.900% | 0.950% | 1.000% | |
| 3 years | 1.000% | 1.050% | 1.100% | 1.150% | 1.200% | 1.250% | |
| 4 years | 1.100% | 1.150% | 1.200% | 1.250% | 1.300% | 1.350% | |
| 5 years | 1.650% | 1.700% | 1.750% | 1.800% | 1.850% | 1.900% | |
| 7 years | 1.700% | 1.750% | 1.800% | 1.850% | 1.900% | 1.950% | |
| 10 years | 1.900% | 1.950% | 2.000% | 2.050% | 2.100% | 2.150% | |

| Equity Index GIC¹ (Redeemable / Compound Interest) | | | | | | | |
|--|-----------------------|----------|--------|------|---|--|---------|
| Index available: Low Volatility Canadian Equity (TDAM) | | | | | | | |
| Term | Guarantee at maturity | | | | Fixed participation rates \$ 500 & + | RRSP Promotion ⁷ | |
| | 90% | 100% | 110% | 115% | | New money Bonification ^{***} Public adm. | Others |
| 5 years | 37.00% | 20.50% | - | - | 1.500% | +0.600% | +0.400% |
| 7 years | 45.50% | 30.50% | - | - | 1.550% | +0.600% | +0.400% |
| 10 years | 77.50% | 55.50%** | 33.00% | - | 1.750% | +0.600% | +0.400% |
| Other index available: S&P/TSX60 | | | | | | | |
| Term | Guarantee at maturity | | | | Fixed participation rates \$ 500 & + | RRSP Promotion ⁷ | |
| | 90% | 100% | 110% | 115% | | New money Bonification ^{***} Public adm. | Others |
| 5 years | 34.00% | 19.00% | - | - | 1.500% | +0.600% | +0.400% |
| 7 years | 42.00% | 27.50% | - | - | 1.550% | +0.600% | +0.400% |
| 10 years | 70.00% | 50.00%** | 30.00% | - | 1.750% | +0.600% | +0.400% |
| Other index available: Low Volatility Global Equity (TDAM) | | | | | | | |
| Term | Guarantee at maturity | | | | Fixed participation rates \$ 500 & + | RRSP Promotion ⁷ | |
| | 90% | 100% | 110% | 115% | | New money Bonification ^{***} Public adm. | Others |
| 5 years | 34.00% | 19.00% | - | - | 1.100% | +0.600% | +0.400% |
| 7 years | 44.00% | 27.50% | - | - | 1.150% | +0.600% | +0.400% |
| 10 years | 70.00% | 50.00%** | - | - | 1.350% | +0.600% | +0.400% |

R, UR²

Waiting period rate : Redeemable 1 year GIC rate - simple interest
 *Unregistered : Guarantee at maturity is capped at a maximum of 100% for all terms

Issue offered until : January 23, 2022
 Starting date : January 28, 2022

**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 | 0.500% |
| Liquid funds account | 0.050% | 11 th yr and + | 1.000% |
| Fixed rate 3 years | 0.150% | | Policy loan at variable rate: 6.500% |
| Fixed rate 5 years | 0.650% | | Premium on deposit: 1.050% |
| Fixed rate 10 years | 0.900% | | ROP-GIFT: 3.000% |
| Suspense account | 1.050% | | Interest rate credited on death benefit: 0.000% |
| | | | Yield of marketable long term bonds (LifeAnew): 1.840% |

| | Management fee | MER of underlying fund | Annual returns as at décembre 31, 2021 | | | |
|--|----------------|------------------------|--|---------|---------|----------|
| | | | 1 year | 3 years | 5 years | 10 years |
| Canadian Equity Index | 3.00% | 0.00% | 26.17% | 16.10% | 8.88% | 7.93% |
| American Equity Index ⁵ | 3.00% | 0.00% | 26.61% | 20.54% | 14.62% | 16.38% |
| Canadian Fixed Income (CI Global Asset Management) | 1.50% | 1.41% | -3.02% | 3.86% | 2.39% | 2.35% |
| Canadian Equity (Dynamic) | 1.50% | 2.31% | 26.38% | 15.36% | 7.47% | 8.80% |
| Canadian Dividend (AGF) | 1.50% | 2.12% | 23.69% | 14.28% | 8.31% | 7.60% |
| American Equity (Dynamic) | 1.50% | 2.38% | 7.10% | 14.54% | 13.65% | 13.42% |
| Global Equity (Dynamic) | 1.50% | 2.35% | 6.25% | 17.03% | 11.20% | 10.62% |
| Canadian Balanced (Dynamic) | 1.50% | 2.16% | 15.73% | 11.20% | 5.56% | 6.27% |
| Global Balanced (AGF) | 1.50% | 2.58% | 11.21% | 11.81% | 7.24% | 9.28% |
| Conservative Profile (AGF) | 1.50% | 2.07% | 2.96% | 4.98% | 3.38% | 4.11% |
| Moderate Profile (AGF) | 1.50% | 2.44% | 4.51% | 6.37% | 3.85% | 4.83% |
| Balanced Profile (AGF) | 1.50% | 2.46% | 8.24% | 9.03% | 5.46% | 6.44% |
| Growth Profile (AGF) | 1.50% | 2.45% | 11.08% | 10.89% | 6.79% | 7.90% |
| Aggressive Profile (AGF) | 1.50% | 2.61% | 13.57% | 12.93% | 8.19% | 9.37% |

| DISBURSEMENT PRODUCTS | |
|---|------------------|
| IMMEDIATE ANNUITIES AND LIFEANEW (CODE) | |
| Premium | Annuity code |
| \$15,000 to \$499,999 | AJCD62A |
| \$500,000 and + | Contact your MGA |

| La Capitale Financial Security products | |
|--|-------|
| Annuity Rider (903) | 3.50% |
| Annuity Rider (905) | 5.00% |
| Annuity Rider (909) | 3.50% |

NOTES

- For amounts over \$500,000, contact the actuarial department.
- R = Registered (RRSP, RRF and TFSA only), UR = Unregistered, PB = Eligible for the portfolios bonus, EB = Eligible for the employee bonus
- The rates of return are only shown as an indication to illustrate the approximate yields which would have been earned by the Investment Accounts if they had existed over the given period. Past returns do not guarantee future returns in any way. These returns include all management fees.
- The portfolio is defined as the sum of the 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).
- Credited performance is the net return in Canadian dollars. Variation in the exchange rate may impact the investment value either upwards or downwards.
- The rates of return are only shown as an indication to illustrate the approximate yields which would have been earned by the Life-Saver Indexed accounts if they had existed over the given period. Past returns do not guarantee future returns in any way. These returns do not include La Capitale's management fees.
- 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.

Beneva designates La Capitale Civil Service Insurer Inc. as an Insurer.
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