

# La Capitale's rates

Interest rate starting on Monday September 9, 2019  
La Capitale Civil Service Insurer



CONSULT OUR RATES ON OUR WEBSITE: <https://www.lacapitale.com/en/brokers/interest-rates>

## LA CAPITALE INVESTMENT ACCOUNT Annual returns as at August 31, 2019, redeemable at anytime

	Management fee*	MER of underlying fund	YTD	3 months	6 months	1 year	3 years	5 years	10 years
<b>Fixed Income</b>									
Canadian Fixed Income (AGF)	0.00%	1.50%	7.79%	2.63%	6.18%	7.69%	1.81%	2.14%	3.42%
Canadian Fixed Income (CI Investments)	0.00%	1.60%	7.97%	2.65%	6.47%	8.43%	1.53%	2.47%	3.40%
Global Fixed Income (CI Investments)	0.00%	1.95%	4.85%	2.92%	8.23%	9.51%	-0.22%	3.89%	3.18%
High Yield Fixed Income (TDAM)	0.00%	1.78%	5.70%	2.01%	2.12%	2.51%	3.89%	3.86%	7.23%
<b>Balanced</b>									
Canadian Balanced (CI Investments)	0.00%	2.43%	9.05%	1.94%	2.26%	-1.46%	4.16%	2.88%	5.33%
Canadian Balanced (Dynamic)	0.00%	2.17%	10.60%	1.54%	3.92%	3.84%	2.15%	1.65%	5.01%
Canadian Balanced (Fidelity)	0.00%	2.27%	13.84%	3.93%	7.45%	5.88%	4.63%	4.74%	6.80%
Global Balanced (AGF)	0.00%	2.63%	7.48%	1.29%	2.43%	0.71%	3.43%	4.47%	4.64%
Global Balanced (CI Investments)	0.00%	2.46%	8.43%	1.78%	3.36%	1.20%	6.16%	6.17%	7.64%
Diversified Income (Fidelity)	0.00%	2.28%	9.86%	2.84%	4.86%	6.78%	2.91%	3.61%	6.80%
Diversified Income (Dynamic)	0.00%	2.16%	9.52%	2.77%	5.80%	5.08%	4.45%	3.51%	6.96%
Global Diversified Income (Fidelity)	0.00%	2.41%	8.32%	2.18%	5.70%	5.32%	4.38%	6.90%	7.74%
<b>Canadian Equity</b>									
Canadian Dividend (AGF)	0.00%	2.14%	10.70%	-0.20%	0.20%	-0.69%	5.32%	2.81%	6.04%
Canadian Dividend (Fidelity)	0.00%	2.29%	11.68%	2.93%	4.80%	6.80%	4.18%	4.39%	7.08%
Canadian Equity Income (Dynamic)	0.00%	2.15%	14.64%	2.93%	5.45%	5.23%	7.63%	6.35%	10.20%
Canadian Equity (Dynamic)	0.00%	2.30%	11.52%	2.10%	2.89%	1.29%	2.16%	1.74%	5.56%
Canadian Equity (Fidelity)	0.00%	2.44%	18.70%	4.26%	7.00%	6.98%	6.06%	4.22%	7.01%
Small Capitalization Canadian Equity (Dynamic)	0.00%	2.44%	13.94%	4.28%	5.49%	0.78%	3.66%	3.84%	9.30%
Low Volatility Canadian Equity (TDAM)	2.40%	0.01%	16.16%	2.43%	5.66%	8.43%	5.29%	4.91%	—
<b>U.S. and International Equity</b>									
American Equity (Dynamic)	0.00%	2.41%	22.17%	6.91%	11.24%	10.82%	18.32%	14.98%	13.04%
American Equity (Fiera Capital)	2.39%	0.05%	17.07%	4.02%	7.65%	9.00%	13.77%	15.62%	—
Low Volatility American Equity (TDAM)	0.00%	2.21%	19.00%	5.87%	11.87%	9.43%	10.92%	15.07%	—
Global Dividend (TDAM)	0.00%	2.50%	5.86%	1.45%	1.21%	2.15%	3.55%	5.64%	8.46%
Global Equity – Discovery (Dynamic)	0.00%	2.36%	14.18%	1.92%	5.71%	2.14%	11.30%	12.96%	10.94%
Global Infrastructure Equity (Dynamic)	0.00%	2.38%	20.95%	5.90%	11.24%	17.02%	9.46%	8.61%	11.24%
Low Volatility Global Equity (TDAM)	2.50%	0.02%	8.09%	1.38%	3.20%	4.08%	5.94%	8.00%	—
Global Equity (AGF)	0.00%	2.62%	14.01%	0.21%	1.78%	-0.65%	14.48%	14.24%	12.33%
Global Equity (Fiera Capital)	2.49%	0.06%	16.81%	3.10%	8.40%	9.07%	12.55%	13.14%	12.83%
Emerging Markets (AGF)	0.00%	2.50%	2.70%	-2.61%	-3.83%	-1.30%	3.83%	2.05%	4.15%
<b>International Portfolios</b>									
Conservative Profile (AGF)	0.00%	2.04%	6.71%	1.59%	3.77%	4.79%	2.74%	3.14%	4.43%
Moderate Profile (AGF)	0.00%	2.41%	7.02%	1.56%	3.34%	2.01%	2.51%	3.42%	4.31%
Balanced Profile (AGF)	0.00%	2.42%	7.63%	1.42%	2.54%	0.09%	3.29%	3.70%	5.07%
Growth Profile (AGF)	0.00%	2.45%	8.06%	1.37%	1.86%	-2.03%	4.21%	4.75%	5.88%
Aggressive Profile (AGF)	0.00%	2.61%	8.02%	1.27%	0.96%	-3.68%	4.78%	5.52%	6.24%
<b>Daily Interest</b>									
Daily Interest investment account	0.010%	0.00%	0.00%	—	—	—	—	—	—

MAX Evolution GIC <sup>2,3</sup> (\$25,000 minimum investment) <sup>4</sup>					
Annual simple interest or compound interest Non redeemable or redeemable					
	Initial rate	Promotional first year rate	Effective rate	On an indicative basis	
Term	25 000 \$ and more	New Money	Annual	Loyalty extension bonus*	
				RRSP / LIRA / TFSA	RRIF/LIF
3 years	1.900%	0.000%	1.900%	+ 0.150%	+ 0.100%
5 years	1.950%	0.260%	2.000%	+ 0.250%	+ 0.100%

R<sup>5</sup>  
Non-redeemable or redeemable (-0.250% adjustment)

\* 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 <sup>2,3</sup> (\$25,000 minimum investment) <sup>4</sup>				
Annual simple interest or compound interest Non redeemable				
	Initial rate	Promotional first year rate	Effective rate	
Term	25 000 \$ and more	New Money	Annual	
1 year	1.850%	0.000%	1.850%	
2 years	1.850%	0.000%	1.850%	
3 years	1.900%	0.000%	1.900%	
4 years	1.950%	0.000%	1.950%	
5 years	1.950%	0.260%	2.000%	

R,UR<sup>5</sup>

Evolution GIC (\$2,500 minimum investment) <sup>4</sup>								
Simple interest <sup>6</sup> or compound interest Non redeemable or redeemable (adjustment of -0.250% to the published rate)								
	Portfolio <sup>7</sup>						Based on actual hypothesis	
	\$2 500 & +	\$10,000 & +	\$50,000 & +	\$100,000 & +	\$200,000 & +	\$350,000 & +	Loyalty extension bonus*	
							RRSP / LIRA / TFSA	RRIF/LIF
3 years	1.500%	1.550%	1.600%	1.650%	1.700%	1.750%	+ 0.100%	+ 0.050%
5 years	1.850%	1.900%	1.950%	2.000%	2.050%	2.100%	+ 0.250%	+ 0.100%

R<sup>5</sup>  
\* 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.

## TRADITIONAL GIC<sup>4</sup>

Traditional GIC: Simple<sup>5</sup> or compound interest / Non redeemable / Redeemable (adjustment of -0.250% to the published rate)  
Special terms GIC +: Simple and compound interest / Non redeemable

Portfolio <sup>7</sup>						
	\$500 & +	\$10,000 & +	\$50,000 & +	\$100,000 & +	\$200,000 & +	\$350,000 & +
1 year	1.300%	1.350%	1.400%	1.450%	1.500%	1.550%
2 years	1.400%	1.450%	1.500%	1.550%	1.600%	1.650%
3 years	1.500%	1.550%	1.600%	1.650%	1.700%	1.750%
4 years	1.650%	1.700%	1.750%	1.800%	1.850%	1.900%
5 years	1.850%	1.900%	1.950%	2.000%	2.050%	2.100%
7 years	1.900%	1.950%	2.000%	2.050%	2.100%	2.150%
10 years	1.950%	2.000%	2.050%	2.100%	2.150%	2.200%

R, UR, PB<sup>5</sup> for traditional GIC only

## Equity Index GIC<sup>4</sup>

(Redeemable / Compound Interest)

Index available: Low Volatility Canadian Equity (TDAM)

Term	Guarantee at maturity				Fixed participation rates \$ 500 & +
	90%	100%	110%	115%	
	Participation Index*				
5 years	35.00%	17.50%	-	-	1.650%
7 years	42.50%	26.00%	-	-	1.650%
10 years	74.00%	48.00%**	22.00%	-	1.700%

Other index available: S&P/TSX60

Term	Guarantee at maturity				Fixed participation rates \$ 500 & +
	90%	100%	110%	115%	
	Participation Index*				
5 years	32.00%	16.00%	-	-	1.650%
7 years	39.00%	23.50%	-	-	1.650%
10 years	65.50%	42.50%**	19.00%	-	1.700%

Other index available: Low Volatility Global Equity (TDAM)

Term	Guarantee at maturity				Fixed participation rates \$ 500 & +
	90%	100%	110%	115%	
	Participation Index*				
5 years	32.50%	16.50%	-	-	1.250%
7 years	42.00%	24.50%	-	-	1.250%
10 years	67.50%	44.50%**	-	-	1.300%

R, UR<sup>5</sup>

Waiting period rate : Redeemable 1 year GIC rate - simple interest

Issue offered until :

September 20, 2019

\*Unregistered : Guarantee at maturity is capped at a maximum of 100% for all terms

Starting date :

September 27, 2019

\*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 <sup>th</sup> -10 <sup>th</sup> yrs
Liquid funds account	0.050%	11 <sup>th</sup> 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	1.300%	6.500%
		Premium on deposit:
		1.300%
		ROP-GIFT:
		3.000%
		Interest rate credited on death benefit:
		0.260%
		Yield of marketable long term bonds (LifeAnew):
		1.370%

## INDEXED ACCOUNTS - LIFE-SAVER<sup>7</sup>

Annual returns as at August 31, 2019

	Management fee	MER of underlying fund	1 year	3 years	5 years	10 years
Canadian Bond Index	3.00%	0.00%	7.88%	1.32%	2.19%	2.77%
Canadian Equity Index	3.00%	0.00%	2.85%	6.06%	3.06%	5.29%
Global Equity (Dynamic)	1.50%	2.51%	2.23%	4.93%	4.12%	6.23%
Canadian Balanced (Dynamic)	1.50%	2.43%	-1.46%	4.16%	2.88%	5.33%
Global Balanced (AGF)	1.50%	2.63%	0.71%	3.43%	4.47%	4.64%

## DISBURSEMENT PRODUCTS

IMMEDIATE ANNUITIES AND LIFEANEW (CODE)

Premium	Annuity code
\$15,000 to \$499,999	AHAAAAAI
\$500,000 and +	Contact your MGA

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%



Carl Létourneau



Martin-Charles Ranallo  
Regional Sales Director



Jennifer Santos  
Regional Sales Director



Andrew Gardiner  
Regional Sales Director

## 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 if they had existed over the given period. Past returns do not guarantee future returns in any way. These returns include all management fees.