



## The Laddered GIA from SSQ Financial Group:

a practical and profitable way to diversify your investments in guaranteed interest accounts.

With a guaranteed interest account, you benefit from the advantages of a fixed-term interest rate. Normally, the longer the term, the higher the rate of interest.

Also, to make the most of possible rate increases and market opportunities, you can ladder your GIAs and help balance your portfolio with investments regularly reaching maturity.

If you want to **take advantage of the security of guaranteed interest accounts and benefit from the flexibility to reinvest part of your money each year**, you should consider the Laddered GIA from SSQ Financial Group.

The **Laddered GIA** combines multiple GIAs over varying term lengths starting at just one year, allowing you to reinvest a portion of your investment each year, **with a fixed interest rate that is attractive for both short-and long-term investments.**



*We thrive on mutual trust*

### SSQ Investment and Retirement

#### MONTREAL

1200 Papineau Avenue, Suite 460  
Montreal, Quebec H2K 4R5  
Tel.: 514-521-7365 • 1-800-361-8100  
Fax: 1-866-606-2764

#### QUEBEC CITY

P.O. Box 10510, Station Sainte-Foy  
Quebec, Quebec G1V 0A3  
1245 Chemin Sainte-Foy, Suite 210, Building 1  
Quebec, Quebec G1S 4P2  
Tel.: 1-888-391-9299  
Fax: 1-866-559-6871

E-mail: [invest.ret-serv@ssq.ca](mailto:invest.ret-serv@ssq.ca)  
Web site: [www.investment.ssq.ca](http://www.investment.ssq.ca)



# The Laddered GIA

A practical and profitable strategy for  
diversifying your guaranteed interest accounts



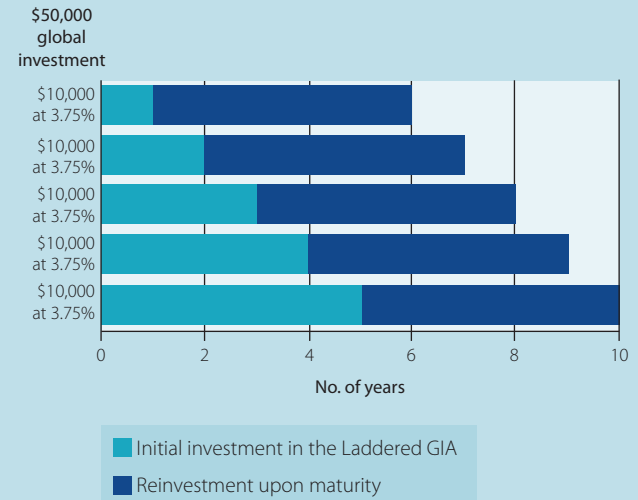
*We thrive on mutual trust*



## How it works

Let's say that John invests \$50,000 in a 5-year Laddered GIA. Of this amount, \$10,000 will be invested for one year, \$10,000 for two years, and so on until the end of a 5-year term. The overall rate applied, for example 3.75%, will be the same for all portions of the investment.

Each portion will be reinvested upon maturity for a 5-year term at the rate applicable to regular guaranteed interest accounts in force on that date. By doing so, the laddered guaranteed interest accounts will continue to grow and help protect your portfolio from fluctuating interest rates.



## The Laddered GIA

The amount invested in the Laddered GIA is evenly divided into three, five, seven or ten equal portions, depending on the total term length chosen (3-, 5-, 7- or 10-year terms). The first portion will mature after one year, the second after two years, and so on. All these portions benefit from the same attractive initial interest rate.

With the Laddered GIA, maturity dates are spread out: this means that no matter how the markets perform, your portfolio is protected because only one portion reaches maturity each year.

## Advantages

- ▶ Capital and rates guaranteed
- ▶ Better rates than short term investments, and bonuses proportionate to amounts invested
- ▶ Access to your funds, without penalty, on the anniversary date each year following the first year of investment
- ▶ Maturity dates of your guaranteed interest accounts are spread out
- ▶ Redeemable or non-redeemable, depending on your choice

## Features of the Laddered GIA

Options	Series 3	Series 5	Series 7	Series 10
<b>Total term</b>	3 years	5 years	7 years	10 years
<b>Individual plans permitted</b>	RRSP		Non Registered	
	LIRA		TFSA	
<b>Minimum investment</b>	\$5,000			
<b>Annual interest</b>	<b>OR</b> <b>Compound</b>			
	<b>Simple</b> For non-registered and TFSA contracts only			
<b>Upon maturity</b>	<b>Automatic reinvestment</b> For the initial term chosen, at the rate applicable to regular guaranteed interest accounts in force on date of maturity			
	<b>OR</b> <b>Payment upon request</b>			
<b>Redemption options</b>	<b>Redeemable</b> At any time before maturity, early redemption fees may apply			
	<b>OR</b> <b>Non-redeemable</b>			

SSQ offers the Laddered GIA as a standard investment option, with interest rates published each week.

Please consult your financial security advisor for more details about this product.

