

The ASTRA Equity GIA from SSQ Financial Group: a truly unique product on today's financial market

Whether you're saving for retirement or for another specific goal, it can be difficult to find an investment product that allows you to both protect your capital and achieve income growth.

The ASTRA Equity GIA offers you all the security of a guaranteed interest account combined with all the performance potential of the market.

Three unique features give the ASTRA Equity GIA the edge over its competitors:

- 100% capital guaranteed at maturity PLUS guaranteed minimum return
- No caps on growth means unlimited potential returns
- Redeemable at any time

The ASTRA Equity GIA is available at any time and rates applicable are posted weekly. Minimum investment: \$5,000.

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



All guaranteed amounts described in this brochure are reduced proportionally if redemption occurs before term. Please refer to the *Information Folder, Annuity Contract and Application Form* before investing. Actual rates of return on investments are not guaranteed and may vary. There are no guarantees that past performance will be repeated in the future. Returns shown do not take into account sales, redemptions, distributions or other optional charges that would have reduced returns. **Any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.**

The information contained in this document is of a general nature only and pertains to investment options and strategies and therefore must not be considered as investment advice that is applicable to all investment situations. It is strongly recommended that you consult your financial security advisor, who will analyze your needs on an individual basis and then recommend the appropriate financial products that correspond to your profile, financial situation, risk tolerance level, and personal circumstances.

Investment and Retirement

Montreal Office

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

Quebec City Office

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

www.investment.ssq.ca

SSQ Investment
and Retirement

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ASTRA Equity GIA

All the security of a Guaranteed Interest Account (GIA) combined with the performance potential of the stock market



ASTRA Equity GIA

ASTRA Equity GIA is an investment vehicle that can be purchased as part of individual registered savings plans (RRSP, LIRA, TFSA) or non-registered financial plans (INV) with a 10-year term.

The investor chooses one of two ways to allocate contributions:



For the more conservative investors...

60% in GIA and 40% in ASTRA Funds

- 60% of the contribution is allocated to a Guaranteed Investment Account (GIA) for a period of 10 years with a guaranteed compound interest rate.
- 40% of the contribution is allocated to one or more ASTRA Funds whose capital is 100% guaranteed upon a 10-year term or upon the death of the annuitant.

OR



For the bolder investors who want to make the most of the stock markets...

40% in GIA and 60% in ASTRA Funds

- 40% of the contribution is allocated to a Guaranteed Interest Account (GIA) for a period of 10 years with a guaranteed compound interest rate.
- 60% of the contribution is allocated to one or more ASTRA Funds whose capital is 100% guaranteed upon a 10-year term or upon the death of the annuitant.

In the absence of investment instructions, the option of 60% in GIA and 40% in ASTRA Funds will apply.

Exceptional quality guarantees

- Your **capital** is 100% guaranteed at 10-year maturity.
- The **minimum guaranteed return** is established and posted weekly. This compounded annual rate is guaranteed on the portion invested in the GIA. You are guaranteed to receive this return at maturity, regardless of market performance over the 10-year term.
- In the event of the annuitant's death**, the capital is 100% guaranteed, and the returns accumulated up to that point in time for both the GIA portion and the segregated funds portion are granted. No market value adjustment or redemption charges will apply.¹

Unlimited growth potential

Stock markets can potentially offer you substantial capital growth over a 10-year period. Any additional earnings generated by the funds you select are all yours at maturity.

There's no cap on potential returns!

Redeemable at any time

Unlike many similar products, the ASTRA Equity GIA is **redeemable at any time** before maturity. Certain redemption fees may apply as specified in the ASTRA Equity GIA **Brochure**.

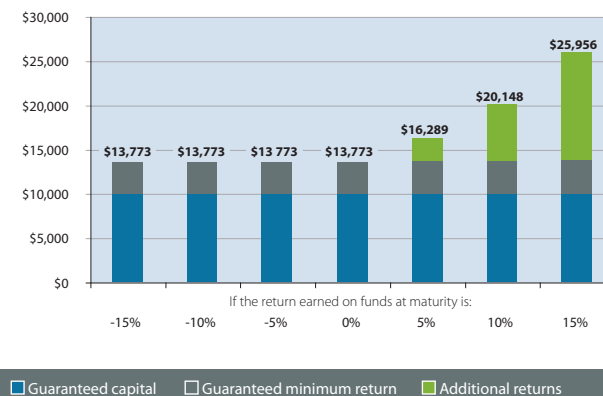
Funds available

A wide **range of ASTRA Funds** are offered under the ASTRA Equity GIA product. These funds have been carefully selected by our team of experts.

- Fiera Capital Bond**
- Celestia Aggressive**
- JFL Canadian Value Equity**
- Greystone Canadian Growth Equity**
- Canadian Index**
- McLean Budden U.S. Equity**
- U.S. Index**
- International Equity (Hexavest)**
- International Index**
- Global Equity (McLean Budden)**

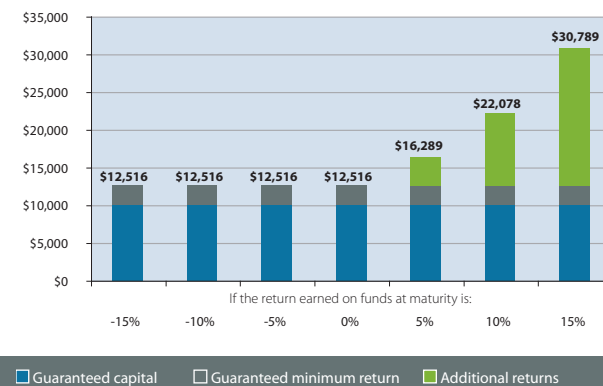
Example 1 60% in GIA and 40% in ASTRA Funds

Let's use the example of a \$10,000 investment in an ASTRA Equity GIA **with the option of 60% in GIA and 40% in ASTRA Funds**, i.e. \$6,000 allocated to a GIA at 5%* and \$4,000 allocated to segregated funds. Based on the assumption of different annual fund returns, the ASTRA Equity GIA would have the following value upon a 10-year term:



Example 2 40% in GIA and 60% in ASTRA Funds

Let's use the example of a \$10,000 investment in an ASTRA Equity GIA **with the option of 40% in GIA and 60% in ASTRA Funds**, i.e. \$4,000 allocated to a GIA at 5%* and \$6,000 allocated to segregated funds. Based on the assumption of different annual fund returns, the ASTRA Equity GIA would have the following value upon a 10-year term:



* These rates and amounts are provided for this example only and may differ at the time the product is issued.

¹ For the portion invested in funds, this guaranteed value is equal to 75% of all contributions made to funds in your contract if the death of the annuitant occurs at age 80 or older.