

## SSQ LOANS

Prime Rate (PR): 2.75%

Investment Loans			RRSP Loans			
Variable interest rate based on amount borrowed.			Variable interest rate based on reimbursement period.			
Loan Amount	100% Loan	3 for 1 Loan	Loan Amount	3, 6, 12 & 24 Months	3 to 5 Years	6 to 10 Years
\$10,000 to \$24,999	PR + 2.50%	PR + 1.75%	\$2,000 to \$50,000	PR + 1.25%	PR + 2.25%	PR + 3.25%
\$25,000 to \$75,000	PR + 2.25%	PR + 1.50%				

\*Prime rate (PR) designates the prime lending rate for corporate loans posted by the Bank of Canada. The interest rate is variable and subject to change without prior notice. For more details, please contact your Financial Security Advisor.

## HIGH YIELD MONTHLY GIA

Rates for redeemable investments (available for all plans)<sup>1</sup>

Amount invested	1 Month
\$400 and over	1.00 %

## GUARANTEED INTEREST ACCOUNT (GIA)

Compound rates<sup>2</sup> for non-redeemable investments<sup>3</sup> (available for all plans)<sup>4</sup>

Amount invested <sup>5</sup>	1 Year	18 Months	2 Years	3 Years	4 Years	5 Years
\$1,000 to \$9,999	0.50%	0.80%	1.05%	1.35%	1.65%	1.95%
\$10,000 to \$24,999	0.60%	0.90%	1.15%	1.45%	1.75%	2.05%
\$25,000 to \$49,999	0.70%	1.00%	1.25%	1.55%	1.85%	2.15%
\$50,000 to \$99,999	0.75%	1.05%	1.30%	1.60%	1.90%	2.20%
\$100,000 to \$249,999	0.80%	1.10%	1.35%	1.65%	1.95%	2.25%
\$250,000 and over	0.85%	1.15%	1.40%	1.70%	2.00%	2.30%

Rates for other terms are available upon request.

## LADDERED GIA

Compound rates<sup>2</sup> for non-redeemable investments<sup>3</sup> (available for RRSP, LIRA, INV and TFSA only)

Amount invested <sup>6</sup>	3 Years	5 Years	7 Years	10 Years
\$25,000 to \$99,999	1.30 %	1.70 %	1.90 %	2.35 %
\$100,000 and over	1.40 %	1.80 %	2.00 %	2.45 %

## ASTRA EQUITY GIA

Compound rates for redeemable investments with a 10-year term (available for RRSP, LIRA, INV and TFSA only)

Total amount invested	Minimum capital guaranteed at maturity		Rates (for fixed-income portion)
	60% GIA - 40% Funds	40% GIA - 60% Funds	
\$5,000 to \$9,999	119.86 %	113.24 %	2.90 %
\$10,000 to \$49,999	121.42 %	114.28 %	3.10 %
\$50,000 to \$99,999	122.21 %	114.81 %	3.20 %
\$100,000 and over	123.01 %	115.34 %	3.30 %

<sup>1</sup> Periodic withdrawals from a High Yield GIA are not possible for RRIFs, LIFs, PRRIFs and LRIFs.

<sup>2</sup> Simple interest rate investments are also available upon request, but they are only available for INVs and TFSAs.

<sup>3</sup> Deduct 0.10% for redeemable GIAs.

<sup>4</sup> These rates apply to RRIFs, LIFs, PRRIFs and LRIFs whose annual withdrawal amounts do not exceed 20% of the RRIF/LIF/PPRIF/LRIF balance as at December 31 of the previous year.

<sup>5</sup> For contributions between \$400 and \$999, deduct 0.25% from the rate fixed for amounts from \$1,000 to \$9,999 (if term is one year or more). A short-term interest rate of 0.25%, compounded annually, is applicable to accumulated contributions of up to \$400 or contributions awaiting investment (minimum periodic contribution of \$40).

<sup>6</sup> For contributions between \$5,000 and \$24,999, deduct 0.10% from the rates fixed for loans from \$25,000 to \$99,999.

If you wish to obtain a rate guarantee, refer to the document explaining the procedure to follow and enclose the required documents with your application form.

Rates are subject to change without notice.

For product details, please refer to your contract and promotional documents.