SSQ INVESTMENT PORTFOLIO OPTIONS

The SSQ Guaranteed Investment Fund (GIF) platform offers a wide variety of investment options, ranging from bond funds to specialty investment funds, as well as balanced and equity funds. The diversity of our investment platform means you are able to take advantage of the different options to build a diversified portfolio that best suits the investor’s needs.

Our fund platform is structured in a way that offers three different approaches to building a diversified portfolio:

1. SELF-DIRECTED METHOD
   - Investors select funds individually from the various asset classes across available SSQ funds. This allows investors to offer access to high quality managers which in many cases are exclusively available only to large pension funds or high net worth clients. And, given that we can choose among the most reputable managers, with demonstrated processes and performance, we are confident that our clients have access to money management specialists in all asset classes with a broad range of management styles and proven track records. In addition, we ensure that the management styles of selected managers are complementary.
   - Selection of exclusive fund managers
   - Creating a custom-tailed portfolio

2. DELEGATED METHOD
   - Investors use balanced funds managed by a single management firm which usually also includes active management of asset allocation. Generally, the manager has extensive latitude when it comes to asset allocation, holdings and their weightings.
   - Managers have the flexibility to take advantage of market trends
   - Full latitude over asset allocation
   - Sometimes the balanced fund will be used as a core holding and then customized by adding a small number of individual funds to create what is often referred to as a “hub and spoke” approach.

3. TURNKEY METHOD
   - Investors choose “portfolio funds” comprised of a defined selection of individual funds from different asset classes, managed by different managers, resulting in a multi-management “fund of funds”. It’s like having an entire team of investment managers at work for the investor, each with their own area of expertise.
   - Automatic rebalancing of investments to the target
   - Reassuring solution suggesting appropriate asset allocation

This guide provides an overview of our different options to help you choose the right portfolio building approach to meet the needs of individual investors.
## BUILD YOUR INVESTMENT STRATEGY WITH SSQ’S EXTENSIVE SELECTION OF BALANCED FUNDS!

<table>
<thead>
<tr>
<th>SSQ Strategy GIF Portfolios</th>
<th>SSQ Celestia GIF Portfolios</th>
<th>SSQ Fundamental GIF Portfolios</th>
<th>SSQ Guardian GIFs</th>
<th>SSQ CI GIFs</th>
</tr>
</thead>
<tbody>
<tr>
<td>CI – Signature Global Income and Growth</td>
<td></td>
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</tr>
</tbody>
</table>

### Asset allocation committee
- SSQ
- SSQ
- Guardian Capital
- CI – Cambridge Global Asset Allocation
- CI – Signature Global Asset Management

### Investment managers
- Multiple managers
  - Investment managers are selected based on their area of expertise and management style.

### Management type
- Active
- Fundamental indexing
- Active

### Strategic asset allocation
<table>
<thead>
<tr>
<th>Risk tolerance</th>
<th>Conservative</th>
<th>Balanced</th>
<th>Growth</th>
<th>Aggressive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>20%</td>
<td>40%</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Canadian equity</td>
<td>20%</td>
<td>40%</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Foreign equity</td>
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</tr>
</tbody>
</table>

### Portfolios construction method
- The target allocation for each asset class must be maintained based on the investor profile.
- Weekly monitoring and automatic quarterly rebalancing when the fund deviates by more than +/- 5% from the strategic target for any of the asset classes.

### Target clientele
- 4 investor profiles
  - Investors seeking to maximize returns through active management, without straying from the risk level associated with their investor profile.
  - Investors seeking to stabilize their returns with income-generating funds and active management, without straying from the risk level associated with their investor profile.
  - Investors seeking to optimize long-term performance with a reasonable level of risk.

### Investment objective
- Generate regular income and medium to long-term capital growth while remaining true to the investor profile.
- Generate regular income and medium to long-term capital growth.
- Focus on income with some level of growth.

### Investment strategy
- These funds invest in a set of underlying funds from different managers with complementary management styles.
- These funds invest in a set of underlying funds made up of stocks and bonds (exchange-traded funds).
- These funds are invested in diversified portfolios made up of equities and fixed-income securities.

### Details
- Our family of Strategy funds boasts a solid track record spanning more than 10 years.
- The use of multiple income sources stabilizes returns in bear markets, yet allows for upside potential in bull markets.
- Intelligent indexes use financial data based on four fundamental factors: cash flow, book value, total sales, and gross dividends.
- Satellite funds may be used to enhance the strategic asset mix to reflect the manager’s view about evolving opportunities and downside risks in order to optimize long-term performance with a reasonable level of risk.

### Allocation
- Emphasize tactical asset allocation to take advantage of market opportunities.
- These funds generate fixed monthly distributions that can be paid out or reinvested depending on the plan.
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Renowned managers

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