

## A TRUE HIGH YIELD SAVINGS ACCOUNT

The **High Yield Account** offers advantages similar to those of a traditional bank account, but ensures a substantially higher rate of return.

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An **ideal way** to save for special projects or to help protect you from unexpected events

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Values in the right place

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### QUEBEC SALES OFFICE

Tel.: 1-888-292-8483

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### ONTARIO, WESTERN AND ATLANTIC CANADA SALES OFFICE

Tel.: 1-888-429-2543

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# HIGH YIELD ACCOUNT

A true high yield savings account



Values in the right place



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Investment

The **High Yield Account** is an investment vehicle offered as a complement to our SSQ Guaranteed Investment Funds (GIFs) and Guaranteed Interest Accounts (GIAs).

### WHO IS THIS PRODUCT FOR?

It is designed to meet specific investment needs.

- The High Yield Account offers a great savings option for your future projects, perhaps a long-awaited trip or other family projects.
- This is an interesting financial vehicle that can be used to create a “safety cushion” to weather out unexpected storms.
- It is also an ideal way to diversify your portfolio and procure liquid assets.
- If you are looking for stability in your investment income and cannot afford fluctuations in your capital, then this product is right for you.

The interest rate is annualized. SSQ, Life Insurance Company Inc. reserves the right to change the interest rate without prior notice. Any interest earned is automatically reinvested.

Payment of interest earned is not an option offered. The High Yield Account is protected by Assuris according to the coverage described at [www.assuris.ca](http://www.assuris.ca). The High Yield Account is a daily interest account. For details concerning the provisions of this financial product and annuity contracts, please refer to the *Information Folder and Contract*.



### FEATURES OF THE HIGH YIELD ACCOUNT

<b>High yield</b>	<p>The interest rate is adjusted daily in accordance with the High Yield Account schedule in effect.</p> <p>—</p> <p>An alternative to the SSQ Money Market GIF for amounts waiting to be invested</p> <p>—</p> <p>A convenient solution to make one’s money work</p> <p>—</p> <p>Income generation is relatively stable</p>
<b>No fees</b>	<p>No set-up fees</p> <p>—</p> <p>No withdrawal fees</p>
<b>Flexibility and accessibility</b>	<p>Minimum lump-sum purchase of \$400</p> <p>—</p> <p>Offered for individual contracts (registered and non-registered): RRSP, TFSA, NRSP, RRIF, Locked-in plans, etc.</p> <p>—</p> <p>Redeemable in whole or in part, at any time</p> <p>—</p> <p>Easy and simple to transfer to other SSQ products (SSQ GIFs and GIAs)</p> <p>—</p> <p>Daily asset value on our secure website makes it easy to track how your investment is doing</p>
<b>Peace of mind</b>	<p>This GIA provides all of the same advantages associated with our annuity contracts, i.e.:</p> <ul style="list-style-type: none"> <li>• Possible protection against creditors</li> <li>• Designation of beneficiary (other than the estate)</li> <li>• Capital guaranteed and protected by Assuris up to \$100,000</li> </ul>