



Advisor

Investment

Handy Product Reminder

The strength of SSQ Insurance lies in the **quality of its services** and the **ease** of doing business with us. Whether it's our quick response time, integrated application forms or efficient processes, it all means that you can feel confident about entrusting us with your clients' investments!

As of January 1, 2021

Please see the *Information Folder and Contract* or the *Administrative Guide for Advisors* for details.



SSQ Guaranteed Investment Funds (GIF)

Characteristics

Minimum contribution	<ul style="list-style-type: none"> \$400 per contribution \$40 per pre-authorized purchase
Minimum redemptions and transfers	<ul style="list-style-type: none"> \$100 per redemption or transfer (if the value of the contract is less than \$500 subsequent to the transaction, the redemption applies to all fund units, with the exception of RRIFs and locked-in RRIFs) No transfer fees for transfers between funds or money managers, except for excessive short-term transactions
Diversity of asset classes	<ul style="list-style-type: none"> More than 40 funds covering a broad range of asset classes and management styles, including a number of diversified funds
Money managers	<ul style="list-style-type: none"> World-class money managers with a wide range of complementary management styles brought together to best serve you Several managers have an institutional “pension plan” approach All managers are independent and our manager monitoring program tracks performance and ensures that investment policies are respected
Management fees	<ul style="list-style-type: none"> Among the lowest in the segregated fund market

Segregated funds can help protect assets in the event of bankruptcy. Contracts issued by insurance companies usually help protect assets in the event of bankruptcy, provided that a spouse or child is designated as the beneficiary.

SSQ GIF Guarantees

Characteristics	Guarantees			
	Basic	Enhanced	Optimal	
Maturity date*	Age 100	The maturity date depends on the age when the first fund contribution is made		
		Age upon the first contribution	Maturity date:	
		Up to age 55	Age 70	
		As of age 55 plus 1 day and later	15 years after the first contribution	
Guaranteed value upon maturity (% of net contributions)	75%	75%	Guaranteed percentage depends on when the contributions were made:	
			Contribution date	Guaranteed percentage
			15 years or more before maturity	100%
			At renewal	100%
		At any other time	75%	
Reset of the guaranteed value upon maturity	None	<ul style="list-style-type: none"> Upon request Twice per calendar year (maximum age 85*) The maturity date is recalculated as if it were a new purchase. 		
Guaranteed value upon death (% of net contributions)	75%	100%	100%	
Reset of the guaranteed value upon death	None	<ul style="list-style-type: none"> Automatic Every three years up to age 80 One last reset is made at age 80 		
Additional guarantee fees	None	Between 0% and 1%	Between 0% and 1.75%	
Funds permitted	All	All	Specialized funds are not eligible for this guarantee.	

* The maximum age and the maturity dates for LIRAs, LIFs and LRIFs of Newfoundland and Labrador may be different.

SSQ GIF Sales Charge Options

Characteristics	Commission (SSQ Fiera Capital Money Market GIF without commission)	Client Fees	Client Fee Exemption (per contract)	Commission Chargeback
Back-load sales charge	Generous sales commission and trailer commission payable from the first month	1st year: 6% of market value	10% (or 20% for RRIFs and locked-in RRIFs) of the market value of units as at December 31 of the previous year, plus 10% (or 20% for RRIFs and locked-in RRIFs) of the market value of units purchased during the current year	None
		2nd year: 6% of market value		
		3rd year: 5% of market value		
		4th year: 4% of market value		
		5th year: 3% of market value		
		6th year: 2% of market value		
		Subsequent years: none		
No-load	A generous trailer commission is payable from the first month, with no sales commission	None	N/A	None
Front-load sales charge	A generous trailer commission is payable from the first month, with a negotiable sales commission	Maximum 5% of contribution	None	None
Advisor Chargeback	A generous trailer commission is payable from the 25th month, with an attractive sales commission	None	N/A	Prorated over 24 months*

* A 10% commission chargeback exemption is granted for RRIFs and locked-in RRIFs. Please refer to your contract for more information about how this exemption is calculated.

Guaranteed Interest Accounts (GIAs)

Characteristics	Standard GIA	Select GIA	High Yield Account	Laddered GIA	SSQ Equity GIA
Description	A GIA with a 100% capital guarantee, for which returns are known in advance	An option that allows you to offer a better rate to preferred clients	A savings account with a competitive interest rate	A group of 3, 5, 7 or 10 GIAs (the term determines the number of GIAs) with the same interest rate, which allows for the re-investment of a portion of the amount every year	This product offers a choice of 2 asset allocations (60%-40% or 40%-60%) with one part invested in a GIA and the other part invested in 100% capital guaranteed funds. A minimum return is guaranteed and there is no ceiling as to the potential returns. A choice of 10 high performance funds
Minimum contribution	\$400	\$25,000	\$400	\$5,000	\$5,000
Options * Simple interest available for the Non-Registered Savings Plan (NRSP) and the TFSA only	<ul style="list-style-type: none"> • Redeemable or non-redeemable • From 1 to 120 months • Simple* or compound interest 	<ul style="list-style-type: none"> • Redeemable or non-redeemable • 1-year term or longer • Simple* or compound interest 	<ul style="list-style-type: none"> • Redeemable • Compound interest 	<ul style="list-style-type: none"> • Redeemable or non-redeemable • Total term of 3, 5, 7 or 10 years • Simple* or compound interest 	<ul style="list-style-type: none"> • Redeemable • 10-year term • Compound interest
Rate guarantees	When investment amounts are received, the better of either the guaranteed rate or the current rate applies Registered: 45 days granted automatically upon receipt of direct transfer request Non-registered (NRSP): 45 days upon presentation of proof of investment Refer to the form (FRA1014) for details The rate guarantee for the Select GIA is different. Refer to the Administrative Guide for Advisors for details				
Coverage by Assuris in the event of financial failure of the client's insurance company	\$100,000 for registered GIAs \$100,000 for non-registered GIAs				

RRSP Loans

Find out more about ongoing offers and available documentation!

Available Plans

All Canadian plans, whether registered or non-registered, are available. Brochures describing IPP or RRIF plans are available. These tools can help you better serve your clients!



To learn more, contact your SSQ Insurance representative or visit ssq.ca.

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Tel.: 1-888-292-8483

Ontario, Western and Atlantic Canada sales office

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