



## Our guaranteed investment fund (GIF): a contract that adapts to any life stage!

### This is Eric's story.



You will find out how Eric plans to take advantage of SSQ GIF's capital protection guarantee throughout his lifetime.

Thanks to the variety of SSQ GIF guarantees, Eric can choose the guarantee that suits him according to his goals at every stage of his life.

#### A) Here is Eric's story and the proposed solution

For several years, Eric has been saving for a project: the start of his own renovation business. Eric also wanted to one day use a portion of his savings as a down payment for the construction of his first home, for him and his wife Caroline.

##### At the start of his contract, Eric was 31 years old and his priorities included:

- Maximizing his savings and the return on his investments
- Having access to his savings over the medium term
- Paying minimal fees
- Being able to invest in a wide range of funds, including alternative asset classes

After discussing with his advisor, the solution he chose was to invest his money in the *75/75 basic* guarantee. By transferring money to this guarantee, Eric has access to a wide range of funds, can maximize his return thanks to competitive fees, and can also change his guarantee to the *75/100 enhanced* guarantee once his needs change<sup>1</sup>.



## B) Eric's needs evolve

Ten years from now, Eric will be 41 and if everything goes as planned, he will own his own business. Along the way, Eric may have taken another look at his investment capacity. The first years of a business are critical and while there are good years ahead, there may also be a few difficult years as well. At this point, the guarantee in the case of death will become a priority in order to protect his savings that will go to Caroline and perhaps to their young family.

### Eric's priorities now include:

- Growing his company as well as his savings
- Protecting his investments against creditors
- Planning an inheritance for his family
- Being able to invest in a wide range of funds, including alternative asset classes
- Paying competitive management fees

The "adaptable" nature of his contract will allow him to change his guarantee for the *75/100 enhanced* guarantee in order to benefit from 100% capital protection upon death. It will also be possible for him to make additional deposits directly from his company. Eric's savings will therefore be protected against market downturns and in the case of death, his beneficiaries will receive 100% of the capital invested.

### Thanks to the enhanced guarantee, Eric has peace of mind because he knows that:

- His contract also protects his savings against creditors in the case of bankruptcy or liability lawsuits<sup>2</sup>
- He pays competitive management fees
- In the case of death, benefits will be paid quickly and directly to the beneficiaries that he has designated in his contract and he will be able to avoid probate fees, if any.

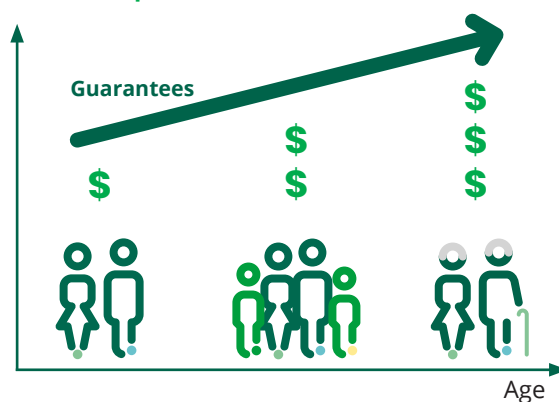
## C) Eric adapts the product to his different life stages

Eric's advisor also explained to him that prior to his retirement, he will be able to opt for the *100/100 optimal* guarantee in order to increase his coverage. Eric will therefore benefit from a 100% maturity capital protection and if the market performs well, the change<sup>3</sup> to the guarantee will also increase the guaranteed value upon death.

Besides providing the necessary flexibility which will allow him to make withdrawals<sup>4</sup>, Eric will also be able to count on extended protection and therefore avoid market risks, all while taking advantage of the growth potential.

Don't wait any longer! Have your clients take advantage of a contract that adapts to any life stage.

### Guarantees that adapt to Eric's priorities



<sup>1</sup> The change must be made before age 75.

<sup>2</sup> In certain situations, investments in segregated funds offer protection against creditors. Consulting a legal advisor is recommended.

<sup>3</sup> The change must be made before age 85.

<sup>4</sup> Redemption fees may apply.

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Except for guarantees offered upon maturity and upon death described in this document, any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Please refer to your *Information Folder and Contract* for more details regarding the guarantees.