

savings and  
investments

# Savings and Investments

Equity Index GIC



**beneva**

**Take advantage of optimal returns that combine the stability of fixed returns with the versatility of a market index.**

The Equity Index GIC is the gateway to stock markets and offers higher potential returns than traditional GICs. Capital is guaranteed at maturity. This guarantee varies according to the option of the Equity Index GIC selected and its features.

## **Bet on diversification: it's the profitable choice!**

Diversification is the foundation of sound portfolio management. Incorporating the Equity Index GIC into an investment strategy can safeguard the portfolio of even the most aggressive investors against market volatility and increase the performance outlook of even the most conservative investors.

## **Better performance**

Because a portion of the return is based on an index, the Equity Index GIC is a financial solution that offers potential for dynamic, competitive returns.

### **Equity Index GIC options:**

- 90%, 100% or 110% capital guaranteed at maturity
- Terms vary according to the capital guarantee selected: 5, 7, 10 or 10+ years

### **Two types of index accounts are available:**

- Market Index Accounts: Returns are based on the performance of a recognized market index
- Actively Managed Index Accounts: Returns mirror the performance of a mutual investment fund

### **Types of contracts available:**

- Non-registered, TFSA, RRSP, LIRA, LRSP,<sup>1</sup> RRIF and LIF
- Eligible for HBPs<sup>2</sup> and LLPs<sup>2</sup>
- Minimum investment of \$500

## **Capital guaranteed at maturity and on death**

1. Federal jurisdiction

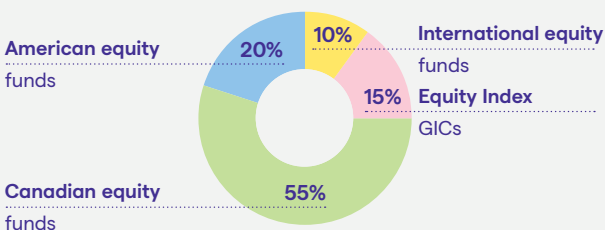
2. Some fees or penalties may apply. Redemption fees: Fixed penalty of \$15, market value penalty on the traditional component and penalty for recovery of fees.

## Controlled volatility makes all the difference

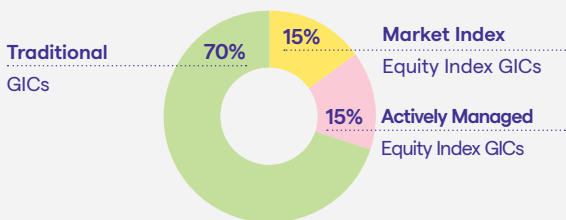
Unlike most index products offered on the market, the Beneva Equity Index GIC can, in certain circumstances, provide a positive return even when the benchmark indexes decline!

## So whatever your situation may be, why not make it a part of your financial strategy?

You have a highly diversified mutual fund portfolio and you're looking for a more secure product to increase your expected performance.



You're not ready to risk losing part of your investment, but you still want to take advantage of market opportunities.



# The Equity Index GIC in summary:

- Capital guaranteed at maturity according to the selected investment option
- 100% capital guarantee upon death
- Terms available: Terms of 5, 7, 10 and 10+ years
- Redeemable at any time<sup>3</sup>
- No penalty in the event of death<sup>4</sup>
- Two types of index accounts are available:
  - Market Index Accounts: Returns are based on the performance of a recognized market index
  - Actively Managed Index Accounts: Returns mirror the performance of a mutual investment fund
- **For non-registered contracts:**
  - The gains are fully taxed as interest income and only paid at the end of the term
  - The amount of a withdrawal during the term will be the lesser of the withdrawn capital value and its accumulated value (including any applicable penalties)
- No maximum on returns
- Contributions covered by Assuris up to \$100,000 per client

3. Some fees or penalties may apply. Redemption fees: Fixed penalty of \$15, market value penalty on the traditional component and penalty for recovery of fees.

4. Some conditions, restrictions or exclusions may apply.

Guided by the values of mutualism on which it was founded, Beneva works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits associated with Beneva's products, contact us or visit our website.

[beneva.ca](https://beneva.ca)



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