

NEW PRODUCT - LifeAnew, the Deferred Life Annuity from La Capitale
Don't hesitate to find out more about this new product that is now available!

INVESTMENT PRODUCTS

TRADITIONAL GIC AND SPECIAL TERMS

Traditional GIC: Simple¹ and compound interest / Non redeemable / Redeemable (adjustment of -0.25 % to the published rate)

Special terms CPG +: Simple¹ and compound interest / Non redeemable / New money

	Portfolio ³						
	\$500 and +	\$10,000 and +	\$25,000 and +	\$50,000 and +	\$100,000 and +	\$250,000 and +	
1 yr	0,750%	0,850%	0,950%	1,050%	1,150%	1,250%	
2 yrs	1,000%	1,100%	1,200%	1,300%	1,400%	1,500%	
3 yrs	1,100%	1,200%	1,300%	1,400%	1,500%	1,600%	
4 yrs	1,250%	1,350%	1,450%	1,550%	1,650%	1,750%	
5 yrs	1,650%	1,750%	1,850%	1,950%	2,050%	2,150%	
5 yrs +	1,950%	1,950%	1,950%	1,950%	1,950%	1,950%	Maturity date: April 2018
5 yrs + Reduced commission *	2,450%	2,450%	2,450%	2,450%	2,450%	2,450%	Maturity date: April 2018
7 yrs	1,850%	1,950%	2,050%	2,150%	2,250%	2,350%	
10 yrs	2,150%	2,250%	2,350%	2,450%	2,550%	2,650%	
10 yrs +	2,350%	2,350%	2,350%	2,350%	2,350%	2,350%	Maturity date: April 2023

R, UR, PB² For traditional GIC only

* Rates increased with a reduced commission of 50 %.

Rate increase for Traditional GIC with reduced commission

Rate increase	Reduced commission
0,100%	20%
0,200%	35%
0,300%	50%
0,400%	65%
0,500%	75%

INDICE-ACTION GIC (Redeemable / Compound Interest)

Index available : Low volatility Canadian Equity (TDAM)

Term	Guarantee at maturity	Participation		Fixed rate credited					
		Index	Fixed	Portfolio ³					
				\$500 and +	\$10,000 and +	\$25,000 and +	\$50,000 and +	\$100,000 and +	\$250,000 and +
5 yrs	100%	17,5%	82,5%	1,400%	1,500%	1,600%	1,700%	1,800%	1,900%
7 yrs	100%	30%	70%	1,600%	1,700%	1,800%	1,900%	2,000%	2,100%
10 yrs	110%	32,5%	67,5%	1,900%	2,000%	2,100%	2,200%	2,300%	2,400%
10 yrs +	100%	55%	45%	1,900%	2,000%	2,100%	2,200%	2,300%	2,400%

Other indexes available : S&P/TSX60 or AGF Dividend Income Fund

Term	Principal guaranteed	Participation		Fixed rate					
		Index	Fixed	Portfolio ³					
				\$500 and +	\$10,000 and +	\$25,000 and +	\$50,000 and +	\$100,000 and +	\$250,000 and +
5 yrs	100%	15%	85%	1,400%	1,500%	1,600%	1,700%	1,800%	1,900%
7 yrs	100%	25%	75%	1,600%	1,700%	1,800%	1,900%	2,000%	2,100%
10 yrs	110%	27,5%	72,5%	1,900%	2,000%	2,100%	2,200%	2,300%	2,400%
10 yrs +	100%	50%	50%	1,900%	2,000%	2,100%	2,200%	2,300%	2,400%

R, UR, PB²

Waiting period rate :

Redeemable 1 year GIC rate - simple interest

Issue offered until :

November 16, 2012

Unregistered :

Guarantee at maturity is capped at 100% for all terms.

Starting date :

November 28, 2012

LA CAPITALE INVESTMENT ACCOUNT

Redeemable anytime

Annual returns

As at September 30, 2012⁴

	Management fee	YTD	1 yr	3 yrs	5 yrs	10 yrs
Fixed income						
Canadian Bond Index	1,75%	1,95%	3,63%	4,63%	5,01%	4,34%
Canadian Fixed Income (Acuity)	0,00%	3,60%	5,31%	5,51%	5,00%	5,23%
Balanced						
Canadian Balanced (Dynamic)	0,00%	6,13%	8,15%	2,68%	7,74%	6,65%
Canadian Balanced (Fidelity)	0,00%	5,17%	8,37%	6,19%	3,19%	7,12%
Global balanced (AGF)	0,00%	7,63%	7,84%	-3,66%	-7,81%	N/D
Canadian Equity						
Canadian Equity Index	1,85%	4,15%	7,99%	2,42%	-2,08%	7,92%
Canadian Dividend (AGF)	0,00%	4,57%	11,27%	5,31%	-0,46%	N/D
Canadian Dividend (Fidelity)	0,00%	4,54%	8,82%	7,34%	3,41%	N/D
Canadian Equity (Dynamic)	0,00%	7,62%	10,87%	-0,41%	-0,70%	10,84%
Canadian Equity (Fidelity)	0,00%	2,80%	5,72%	3,42%	-0,88%	8,53%
Small Capitalization Canadian Equity (Dynamic)	0,00%	7,93%	14,43%	15,78%	10,15%	17,96%
Low Volatility Canadian Equity (TDAM)	2,40%	6,40%	11,31%	N/D	N/D	N/D
U.S. and International Equity						
American Equity Index ⁵	1,85%	10,43%	19,89%	7,29%	-1,65%	0,51%
International Equity Index ⁵	2,30%	4,56%	4,98%	-3,05%	-7,58%	0,81%
American Equity (Dynamic)	0,00%	4,29%	2,10%	5,80%	-0,32%	5,00%
Global Equity (Dynamic)	0,00%	8,72%	10,75%	-1,18%	-5,24%	4,50%
Global Equity - Discovery (Dynamic)	0,00%	1,13%	-3,38%	2,16%	-3,34%	6,63%
Low Volatility Global Equity (TDAM)	2,50%	5,09%	8,54%	N/D	N/D	N/D
Emerging markets (AGF)	0,00%	7,93%	9,43%	4,74%	2,31%	N/D
Portfolio						
Conservative profile (AGF)	0,00%	4,03%	5,99%	4,55%	4,57%	N/D
Moderate profile (AGF)	0,00%	3,94%	6,05%	2,98%	1,17%	N/D
Balanced profile (AGF)	0,00%	5,45%	7,80%	2,83%	0,48%	N/D
Growth profile (AGF)	0,00%	5,65%	8,28%	2,23%	-1,14%	N/D
Aggressive profile (AGF)	0,00%	5,21%	7,91%	0,56%	-4,64%	N/D

R²

NOTES

- 1) Adjustment on simple interest GIC : semester = -0.125 % quarterly = -0.250 % monthly = -0.375 %
- 2) R = Registered (RRSP, RRIF and TFSA only), UR = Unregistered, PB = Portfolio Bonus
- 3) It is the total of the amounts deposited by the insured in La Capitale Civil Service Insurer and La Capitale Insurance and Financial Services, as well as those deposited by his spouse that counts towards the portfolio bonus.
- 4) The rates of return are only shown as an indication to illustrate the approximate yields which would have been earned by the Investment Accounts if they had existed over the given period. Past returns do not guarantee future returns in any way. These returns include all management fees.
- 5) Credited performance is the net return in Canadian dollars. Variation in the exchange rate may impact the investment value, either upwards or downwards.

LIFE INSURANCE

LIFE-SAVER

Transaction account	0,150%
Liquid funds account	0,150%
Fixed rate 3 yrs	0,500%
Fixed rate 5 yrs	1,500%
Fixed rate 10 yrs	2,500%
Suspense account	1,250%

INTEREST BONUS

6th-10th yrs	0,500%
11th yr and +	1,000%

INDEXED ACCOUNTS - LIFE-SAVER

	Annual returns as at September 30, 2012 ⁴				
	Management fee	1 an	3 ans	5 ans	10 ans
Canadian bonds	3,00%	2,35%	3,34%	3,70%	3,04%
Canadian equity	3,00%	6,75%	1,25%	-3,20%	6,69%
American equity ⁵	3,00%	19,32%	6,73%	-2,13%	-0,07%
International equity ⁶	3,50%	3,73%	-4,21%	-8,69%	-0,39%
Canadian Equity Managed Index Account (Dynamic) ⁷	1,50%	10,87%	-0,41%	-0,70%	10,84%
Canadian Dividend Managed Index Account (AGF) ⁷	1,50%	11,27%	5,31%	-0,46%	N/D
American Equity Managed Index Account (Dynamic) ⁷	1,50%	2,10%	5,80%	-0,32%	5,00%
Global Equity Managed Index Account (Dynamic) ⁷	1,50%	10,75%	-1,18%	-5,24%	4,50%
Canadian Balanced Managed Index Account (Dynamic) ⁷	1,50%	8,15%	2,68%	7,74%	6,65%
Global Balanced Managed Index Account (AGF) ⁷	1,50%	7,84%	-3,66%	-7,81%	N/D

For any additional information, please consult EXPERTIS.
Note : An interest bonus as high as 1% per year is added to these returns.

DISBURSEMENT PRODUCTS

IMMEDIATE ANNUITIES AND LIFEANEW (CODE)

Premium	Annuity code
15 000 à 499 999\$	ABDCIAAB
500 000\$ et +	Contact your MGA

You have to use the 6 digits code in the quotation tool for all annuity types and guarantee periods.

THIS WEEK, LA CAPITALE IS AT...

**Monthly lifetime annuity, Male, 10 yr Guarantee
100 000 \$ Premium**

Rank	Financial institution	Age 65
1	Desjardins Financial Security	542,20 \$
2	La Capitale	541,67 \$
3	Great-West Life	540,46 \$
4	Canada Life	540,46 \$
5	Equitable Life	540,04 \$
6	RBC Life Insurance Company	536,61 \$
7	Empire	534,66 \$
8	Sun Life	534,14 \$
9	Manulife	527,52 \$
10	BMO	527,05 \$
11	Standard Life	484,81 \$
12	SSQ Financial Group	475,93 \$

**Monthly lifetime annuity, Female, 10 yr Guarantee
100 000 \$ Premium**

Rank	Financial institution	Age 70
1	Sun Life	559,16 \$
2	Equitable Life	558,03 \$
3	Desjardins Financial Security	555,60 \$
4	La Capitale	553,84 \$
5	Manulife	551,10 \$
6	Empire	546,65 \$
7	RBC Life Insurance Company	546,22 \$
8	Great-West Life	544,43 \$
9	Canada Life	544,43 \$
10	BMO	539,70 \$
11	Standard Life	516,73 \$
12	SSQ Financial Group	487,18 \$

NOTES

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- 3) It is the total of the amounts deposited by the insured in La Capitale Civil Service Insurer and La Capitale Insurance and Financial Services, as well as those deposited by his spouse that counts towards the portfolio bonus.
- 4) The rates of return are only shown as an indication to illustrate the approximate yields which would have been earned by the Indexed Accounts if they had existed over the given period. Past returns do not guarantee future returns in any way. These returns include all management fees.
- 5) Credited performance is the return in Canadian dollars.
- 6) Credited performance is the net return in Canadian dollars.
- 5),6) Variation in the exchange rate may impact the investment value, either upwards or downwards.
- 7) Please note that the Life-Saver historical returns for the managed indexed accounts do not include the management fees.