



## Our Products

### Our GIC-type Guaranteed Investment Products

Provide capital growth at no risk knowing that your objective is for example:

- ▶ to save for retirement (Retirement Savings Plan / Locked-in Retirement Account)
- ▶ to enjoy a retirement income (Retirement Income Fund / Life Income Fund)
- ▶ to pile up money for the next vacations
- ▶ to take a sabbatical

#### Uniflex

Offers a competitive guaranteed interest rate that varies according to the chosen term and amount invested.

#### Uniflex 10

Offers 2 guaranteed interest rates on a 10-year term: an interest rate from the 5-year term Uniflex for the first 5 years and a higher interest rate for the next 5 years.

#### Participating Uniflex

Offers a competitive interest rate that varies according to the amount invested and the chosen term, to which a yearly non-guaranteed bonus up to 0.4% will be added.

#### 10-Year Step-Up Uniflex

Provides a maximum return year after year thanks to increasing guaranteed rates for a 10-year term.

#### Market Index Uniflex

Enables to invest during a 6-year term in a broad range of 20 Canadian shares that are found in the S&P/TSX 60 index while ensuring 100% capital protection.

The 8 best performing shares during the period are automatically assigned a fixed return of 60%, regardless of whether their actual return was positive or negative.

The remaining 12 shares are assigned their actual return.

The global return is determined according to the arithmetic average of these 20 returns.



### Our Annuities

#### Annuity Certain

Provides a guaranteed income for a certain number of years.

#### Life Annuity

Perfect for those who look for security and permanent income.

#### Joint Life Annuity

Perfect for those who look for security and permanent income. Upon the annuitant's death, the full or partial amount of the annuity will be paid to the surviving spouse during his/her life.

### UV Direct Account\*

A solution to ordinary bank accounts that earn insignificant interest and have sky-high fees or service charges.

- ▶ No fees or service charges
- ▶ No minimum balance
- ▶ Automatic Savings Program available
- ▶ Easy access (online 24/7 or by phone)

\* Available only in Quebec at this time.

# Mercury Segregated Funds



## Management Expense Ratios (MER) among the lowest

Enables the most exacting investor, what ever his tolerance to risk, to create a diversified portfolio.

**Death and maturity guarantee of the principal of 75%.**

### **Canadian Balanced**

Promote long-term capital growth. To do so, the fund invests in a balanced and diversified mix of Canadian securities like bonds, stocks and money market instruments.

### **Municipal**

Provide a regular monthly income by investing in municipal bonds and in government issued and guaranteed bonds. (mainly from Quebec)

### **Zero coupon**

Promote long-term capital growth with controlled risk. The fund invests in strip bonds issued and guaranteed by government (mainly from Quebec).

### **Real Return Bond**

Provide a regular income protected against inflation. The fund invests in government real return bonds (mainly from Quebec).

### **Canadian Bond Index SU**

Provide a greater safety of capital than equity funds in general and a return that approximates the performance of the DEX Universe Bond Index.

### **Canadian Equity Index 60**

Promote capital growth in the long term and obtain returns that approximate the performance of the Canadian S&P/TSX 60 Index.

### **US Equity Index 500 (in CAD\$)**

Promote capital growth in the long term and obtain returns that approximate the performance of the US S&P 500 Index.

### **Global Equity Index MSW (in CAD\$)**

Promote capital growth in the long term and obtain returns that approximate the performance of the Morgan Stanley Capital International (MSCI) Index.

### **High Technology Index 100 (in CAD\$)**

Promote capital growth in the long term and obtain returns that approximate the performance of the NASDAQ 100 Index.