



Characteristics	Uniflex	Participating Uniflex	Step-Up Uniflex	Uniflex 10	Epub (Uniflex+)	Market Index Uniflex	UV Direct Account
Minimum Investment	\$500				\$10,000	\$500	\$10 to open the account, no minimum balance afterwards
Description	Traditional GIC	Traditional GIC with annual dividend up to 0.40%	Progressive rate GIC	10-year term GIC, divided in two five-year terms with interest rates guaranteed upon issuance	Traditional GIC with a better rate and lower commission	GIC whose return is based on the stock market, principal is 100% guaranteed	High interest savings account accessible 24/7 by phone or Internet
Term length	1 to 5 years		10 years		5 years	6 years	Not applicable
Redeemable before maturity	Yes, with the penalties set out in the contract		Yes, without penalties, but only on anniversary dates	Yes, with the penalties set out in the contract		No	Not applicable
Surrender fee	1% for every year or part of a year prior to maturity + market value adjustment		No penalty if redeemed on anniversary	1% for every year or part of a year prior to maturity + market value adjustment		Not applicable	Not applicable
Commission	0.4% X term payable upon issuance		2% of the deposit payable upon issuance	2% of the deposit payable upon issuance and 2% of the deposit payable after five years	0.2% X 5 years = 1% of the deposit payable upon issuance	3% of the deposit payable upon issuance	0.2% of the balance on an annual basis, paid quarterly. Commission is calculated based on the average balance for the quarter.
Possibility of a better interest rate	Yes, if the advisor reduces his or her commission (by 0.10% increments, 0.40% maximum)		Yes, if the advisor reduces his or her commission (by 0.05% increments, 0.20% max.)	Yes, if the advisor reduces his or her commission (by 0.10% increments, 0.40% max.)	Yes, if the advisor reduces his or her commission (by 0.05% increments, 0.20% max.)	Not applicable	No
Unearned commission recovery	At death, if the annuitant is 81 or over		At death and upon surrender	At death, if the annuitant is 81 or over			No
Available for	RRSP, TFSA, LIRA, RRIF, LIF and non-registered	RRSP, TFSA, LIRA and non-registered			RRSP, TFSA, LIRA, RRIF, LIF and non-registered	RRSP, TFSA, LIRA and non-registered	Non-registered
Age limit	None	71 less the term chosen for the RRSP and LIRA	61 for RRSP and LIRA		None	64 for RRSP and LIRA	None
Type of interest	Compound, simple and paid yearly or simple and paid monthly (0.5% lower rate) (registered: compound only)		Compound		Compound, simple and paid yearly or simple and paid monthly (0.5% lower rate) (registered: compound only)	Not applicable	Compound daily and paid monthly
Protection	Assuris						Régie de l'assurance-dépôts du Québec (under the AMF)

Mercury Segregated Funds

▶ 75/75 Guarantees (B Series)

Guarantee upon maturity (at 100 years): 75% of deposits
Guarantee upon death: 75% of deposits

▶ Among the lowest management expense ratios

▶ Available for

RRSP, TFSA, LIRA, RRIF,
LIF AND NON-REGISTERED

9 Funds Available (B Series)

▶ Canadian Balanced.....	2.05%
▶ Municipal Bond.....	2.05%
▶ Zero-coupon.....	2.05%
▶ Real Return Bond.....	2.05%
▶ Canadian Bonds Index SU.....	2.00%
▶ Canadian Equity Index 60.....	1.75%
▶ US Equity Index 500 (in CAD).....	1.75%
▶ Global Equity Index MSW (in CAD).....	2.00%
▶ High Technology Index 100 (in CAD).....	1.75%

MER*

*Excluding taxes.

Assuris Protection

Minimum Initial Investment \$2,500 (\$100 thereafter)

3 Sales Options and Commission (B Series)

Sales charge options	Initial commission	Annual service commission (paid quarterly)	
Front Load Option (FLO)	Equivalent to the fee and can be up to 5% of the deposit	0.50%	
Back-end Load Option (BLO) Sales charge if surrender within the first six years	5%	0.40%	
1 st year.....			5.50%
2 nd year.....			5%
3 rd year.....			4.50%
4 th year.....			4%
5 th year.....			3.50%
6 th year.....	2%		
Low-Sales Charge Option (LCO) Sales charge if surrender within the first two years	2%	0.25% for the first two years and 0.50% thereafter	
1 st year.....			2%
2 nd year.....			2%



Annuities Available

- ▶ Certain, Life or Joint
- ▶ Registered or non-registered (prescribed)
- ▶ Commission: 3.00% on first \$100,000 of single premium and 1.00% for the excess
- ▶ Possibility to increase the periodic income by reducing the commission