



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.

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.

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