

**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**

SEE OUR RATES ON THE INTERNET: <http://www.lacapitale.com/sales-force-rates>

<b>MAX Rate GIC<sup>1,2</sup> (\$25,000 Minimum investment)<sup>3</sup></b>	
Annual simple interest and compound interest	
Non redeemable	
	<b>\$25,000 and +</b>
1 an	1.450%
2 ans	1.700%
3 ans	1.900%
4 ans	2.050%
5 ans	2.450%
<b>R, UR<sup>4</sup></b>	

**NOTES**

- 0.20% Commission, No reimbursement of transfer fees
- Portfolio bonus doesn't apply
- For amount over than \$1M, contact the actuarial department
- R = Registered (RRSP, RRIF and TFSA only), UR = Unregistered

**TRADITIONAL GIC AND SPECIAL TERMS**

Traditional GIC: Simple <sup>1</sup> and compound interest / Non redeemable / Redeemable (adjustment of -0.25 % to the published rate)							
Special terms GIC +: Simple <sup>1</sup> and compound interest / Non redeemable							
	Portfolio <sup>3</sup>						
	\$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 +	1.700%	1.700%	1.700%	1.700%	1.700%	1.700%	Maturity date: June 2018
5 yrs + Reduced commission <sup>4</sup>	2.000%	2.000%	2.000%	2.000%	2.000%	2.000%	Maturity date: June 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 +	2.200%	2.200%	2.200%	2.200%	2.200%	2.200%	Maturity date: June 2023

R, UR, PB<sup>2</sup> 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 <sup>3</sup>					
				\$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 <sup>3</sup>					
				\$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, PB<sup>2</sup>

Waiting period rate : Redeemable 1 year GIC rate - simple interest  
Unregistered : Guarantee at maturity is capped at 100% for all terms. Issue offered until : May 17, 2013  
Starting date : May 28, 2013

**LA CAPITALE INVESTMENT ACCOUNT**

Redeemable anytime	Management fee	YTD	Annual returns As at February 28, 2013 <sup>4</sup>			
			1 yr	3 yrs	5 yrs	10 yrs
<b>Fixed income</b>						
Canadian Bond Index	1.75%	0.27%	2.73%	4.60%	4.04%	4.28%
Canadian Fixed Income (Acuity)	0.00%	0.64%	4.31%	4.99%	4.61%	5.28%
<b>Balanced</b>						
Canadian Balanced (Dynamic)	0.00%	6.26%	10.46%	3.68%	4.36%	8.54%
Canadian Balanced (Fidelity)	0.00%	2.92%	5.96%	5.83%	4.11%	7.41%
Global balanced (AGF)	0.00%	1.59%	8.66%	1.72%	-3.40%	N/D
Diversified Income (Fidelity)	0.00%	4.69%	8.44%	8.37%	6.97%	N/D
Diversified Income (Dynamic)	0.00%	4.26%	7.15%	8.54%	N/D	N/D
<b>Canadian Equity</b>						
Canadian Equity Index	1.85%	2.80%	4.78%	2.58%	-0.38%	7.90%
Canadian Dividend (AGF)	0.00%	2.69%	2.55%	3.35%	1.84%	N/D
Canadian Dividend (Fidelity)	0.00%	3.72%	7.00%	5.86%	5.81%	N/D
Canadian Equity Income (Dynamic)	0.00%	4.73%	6.49%	11.07%	7.65%	11.31%
Canadian Equity (Dynamic)	0.00%	9.54%	13.27%	2.76%	2.32%	12.41%
Canadian Equity (Fidelity)	0.00%	3.80%	5.26%	3.14%	0.89%	9.09%
Small Capitalization Canadian Equity (Dynamic)	0.00%	3.42%	3.58%	9.48%	9.98%	18.07%
Low Volatility Canadian Equity (TDAM)	2.40%	5.90%	12.85%	13.86%	N/D	N/D
<b>U.S. and International Equity</b>						
American Equity Index <sup>5</sup>	1.85%	12.18%	12.96%	9.96%	2.98%	2.08%
International Equity Index <sup>5</sup>	2.30%	6.68%	10.53%	2.66%	-3.33%	3.30%
American Equity (Dynamic)	0.00%	8.54%	5.39%	4.49%	2.36%	6.61%
Global Equity (Dynamic)	0.00%	6.25%	16.36%	1.95%	-0.42%	7.21%
Global Equity - Discovery (Dynamic)	0.00%	5.44%	7.12%	1.38%	0.93%	8.31%
Low Volatility Global Equity (TDAM)	2.50%	11.52%	15.62%	N/D	N/D	N/D
Emerging markets (AGF)	0.00%	0.17%	3.06%	4.66%	4.40%	N/D
<b>Portfolio</b>						
Conservative profile (AGF)	0.00%	1.67%	4.91%	5.01%	4.44%	N/D
Moderate profile (AGF)	0.00%	3.00%	4.79%	4.01%	2.13%	N/D
Balanced profile (AGF)	0.00%	3.87%	5.78%	4.25%	1.84%	N/D
Growth profile (AGF)	0.00%	4.65%	6.49%	4.06%	0.95%	N/D
Agressive profile (AGF)	0.00%	5.74%	6.06%	2.89%	-1.09%	N/D
<b>R<sup>2</sup></b>						

**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		INTEREST BONUS	
Transaction account	0.150%	6th-10th yrs	0.500%
Liquid funds account	0.150%	11th yr and +	1.000%
Fixed rate 3 yrs	0.650%		
Fixed rate 5 yrs	0.800%		
Fixed rate 10 yrs	0.950%		
Suspense account	1.250%		

INDEXED ACCOUNTS - LIFE-SAVER	Annual returns as at February 28, 2013 <sup>4</sup>				
	Management fee	1 an	3 ans	5 ans	10 ans
Canadian bonds	3.00%	1.46%	3.30%	2.75%	2.98%
Canadian equity	3.00%	3.58%	1.41%	-1.52%	6.67%
American equity <sup>5</sup>	3.00%	12.43%	9.40%	2.48%	1.50%
International equity <sup>6</sup>	3.50%	9.21%	1.44%	-4.49%	2.07%
Canadian Equity Managed Index Account (Dynamic) <sup>7</sup>	1.50%	13.27%	2.76%	2.32%	12.41%
Canadian Dividend Managed Index Account (AGF) <sup>7</sup>	1.50%	2.55%	3.35%	1.84%	N/D
American Equity Managed Index Account (Dynamic) <sup>7</sup>	1.50%	5.39%	4.49%	2.36%	6.61%
Global Equity Managed Index Account (Dynamic) <sup>7</sup>	1.50%	16.36%	1.95%	-0.42%	7.21%
Canadian Balanced Managed Index Account (Dynamic) <sup>7</sup>	1.50%	10.46%	3.68%	4.36%	8.54%
Global Balanced Managed Index Account (AGF) <sup>7</sup>	1.50%	8.66%	1.72%	-3.40%	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 LIFEANNU (CODE)	
Premium	Annuity code
15 000 à 499 999\$	AACBJABB
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	Equitable Life	545.51 \$	
2	Canada Life	540.46 \$	
3	Great-West Life	540.46 \$	
4	Desjardins Financial Security	533.07 \$	
5	Empire	531.56 \$	
6	RBC Life Insurance Company	531.51 \$	
7	Sun Life	529.64 \$	
8	<b>La Capitale</b>	<b>528.51 \$</b>	
9	BMO	527.05 \$	
10	Manulife	522.45 \$	
11	Standard Life	498.02 \$	
12	SSQ Financial Group	468.72 \$	

Monthly lifetime annuity, Female, 10 yr Guarantee 100 000 \$ Premium			
Rank	Financial institution	Age 70	
1	Equitable Life	558.72 \$	
2	Sun Life	555.10 \$	
3	Manulife	548.61 \$	
4	Desjardins Financial Security	546.77 \$	
5	Canada Life	544.43 \$	
6	Great-West Life	544.43 \$	
7	Empire	543.66 \$	
8	RBC Life Insurance Company	542.07 \$	
9	<b>La Capitale</b>	<b>540.96 \$</b>	
10	BMO	539.70 \$	
11	Standard Life	528.61 \$	
12	SSQ Financial Group	480.03 \$	

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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.

Actuarial Department  
La Capitale Insurance and Financial Services