



SSQ GIF Portfolios

Distinctive, diverse, and multi-purpose funds



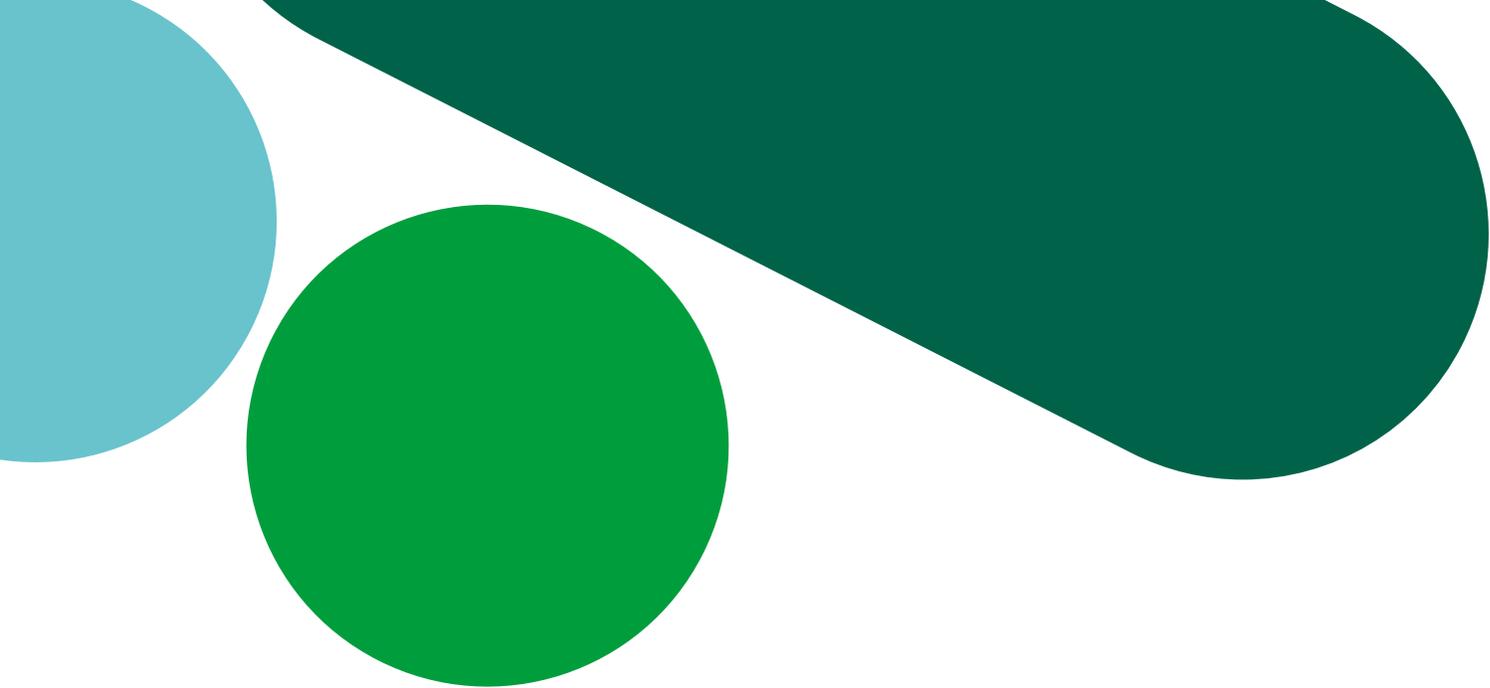


Table of contents

Distinctive advantages	1
Turn-key solutions	2
Automatic rebalancing	2
Excellent diversification	3
Multi-manager approach	4
Reputable managers	4
Manager selection and monitoring	5
Selection process	5
SSQ GIF Portfolios	6
Smart Beta Plus portfolios	6
Strategy portfolios	7
Celestia portfolios	7
Monitoring tools	8

SSQ GIF portfolios offer smart solutions tailored to your investment needs.



SSQ's Smart Beta Plus portfolios, Strategy and Celestia Guaranteed Investments Funds (GIFs) are made up of funds tailored to your investor profile. They are periodically rebalanced and monitored by specialists so that you can rest easy knowing your investment is in good hands.

Distinctive advantages

The markets are more complex than ever before. With this in mind, SSQ GIF portfolios have been designed to offer distinctive advantages:

Selection of investor profile	SSQ GIF portfolios feature strategic allocation that is tailored to your investor profile and can be adapted to suit your changing needs.
Optimal diversification	Each portfolio's assets are allocated for optimal stability and performance.
Automatic rebalancing	All portfolios include an automatic process for controlling the risk associated with your investments while respecting your desired allocation of assets.
Access to top managers	SSQ Insurance enjoys full independence when it comes to choosing managers, as we only offer funds managed externally.
Seasoned institutional fund managers	With a single investment, you gain access to a wide range of managers, some of whom are usually reserved for major institutions and pension funds.
Exclusive manager selection process	Each portfolio is assembled by internal specialists that make up SSQ Insurance's Fund Offering Committee.
Control and monitoring	SSQ GIF portfolios are subject to a stringent monitoring process to ensure our managers are deserving of our trust.

Turn-key solutions

Our investment portfolios are simple yet comprehensive!

SSQ GIF portfolios allow you to invest in a variety of carefully selected funds with one easy purchase. Whether your focus is on capital preservation or capital growth, **SSQ GIF portfolios meet a wide range of investment objectives and suit a variety of investor profiles.** They also feature some of the industry's top managers and a diverse range of underlying funds.

Automatic rebalancing

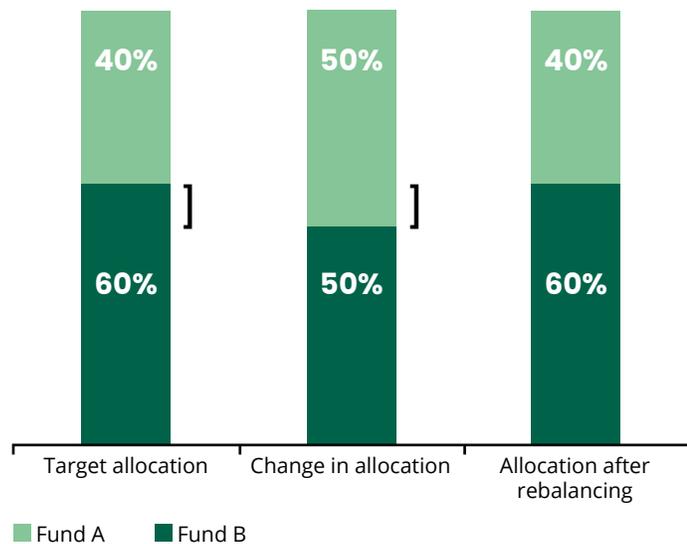
Allocation of investments are re-balanced quarterly to ensure that your savings objective is respected.

Rebalancing makes it possible to effectively manage risk and avoid overexposure to a single asset class, all while remaining true to your investor profile. It also prevents deviation from your portfolio's target allocation.

Imagine you have invested in a portfolio containing 40% of Fund A and 60% of Fund B.

Over time, each fund's value will evolve independently of the other. This means that your portfolio could end up with 50% invested in each fund, which is not consistent with your target allocation.

Automatic rebalancing readjusts the funds in each SSQ GIF portfolio to ensure that the allocation remains constant between the portfolio's underlying funds in spite of fluctuating values.



With SSQ GIF portfolios, you benefit from a team of experts including your advisor, quality fund managers and SSQ Insurance.

Excellent diversification

Striving for stable returns through market cycles, thanks to diversification.

SSQ Insurance's rigorous approach to strategic asset allocation and selecting expert managers from around the world minimizes risk so you can reach your financial objectives.

When it comes to market conditions, change is inevitable. Therefore, **the safest way to ride out any unexpected fluctuations in your investments is to diversify your portfolio**. SSQ GIF portfolios are designed with the diversification of asset classes in mind, and we take great care to select managers with complementary styles.

By choosing asset categories and management styles that won't fluctuate in the same way at the same time, we can reduce the risk associated with your investments.



A single investment in SSQ's GIF portfolios can provide for all your savings needs.



Multi-manager approach

Benefit from our full independence and gain access to world-class investment managers.

The selection of available investment funds is constantly changing, making it hard to tell if you're making the right choices. **SSQ Insurance does the legwork for you** by combining a variety of underlying funds managed by experts in their fields.

What's more, our portfolio managers are 100% external to SSQ Insurance. This provides for optimal independence when it comes to monitoring, controlling, and improving our investment options. Very few managers have expertise in all asset classes, which is why each SSQ GIF portfolio invests in a variety of underlying funds managed by some of the world's best investment managers.

Our commitment to offering distinctive products gives our clients access to institutional managers typically reserved for pension funds and who may not be available to the general public. Our managers also advocate active management, an approach that makes it possible to seize market opportunities while controlling risk—a winning strategy for achieving your investment objectives.

To keep in step with ever-evolving financial markets, it is important that the managers we select complement each other. **We achieve this by combining a variety of managers and management styles.** We also monitor them to ensure they fulfill their mandates while retaining their best-in-class status.

Reputable managers

AlphaFixe
Capital


GUARDIAN
CAPITAL

P I M C O

 GLOBAL ASSET
MANAGEMENT

 Hillsdale
INVESTMENT MANAGEMENT INC.®




WORLDWIDE
ASSET MANAGEMENT

JARISLOWSKY FRASER
GLOBAL INVESTMENT MANAGEMENT

TOBAM*
CORE INVESTMENTS


FIERACAPITAL

LAZARD
ASSET MANAGEMENT

TRIASIIIA

FISHER INVESTMENTS™
INSTITUTIONAL GROUP


PARTNERS

Manager selection and monitoring

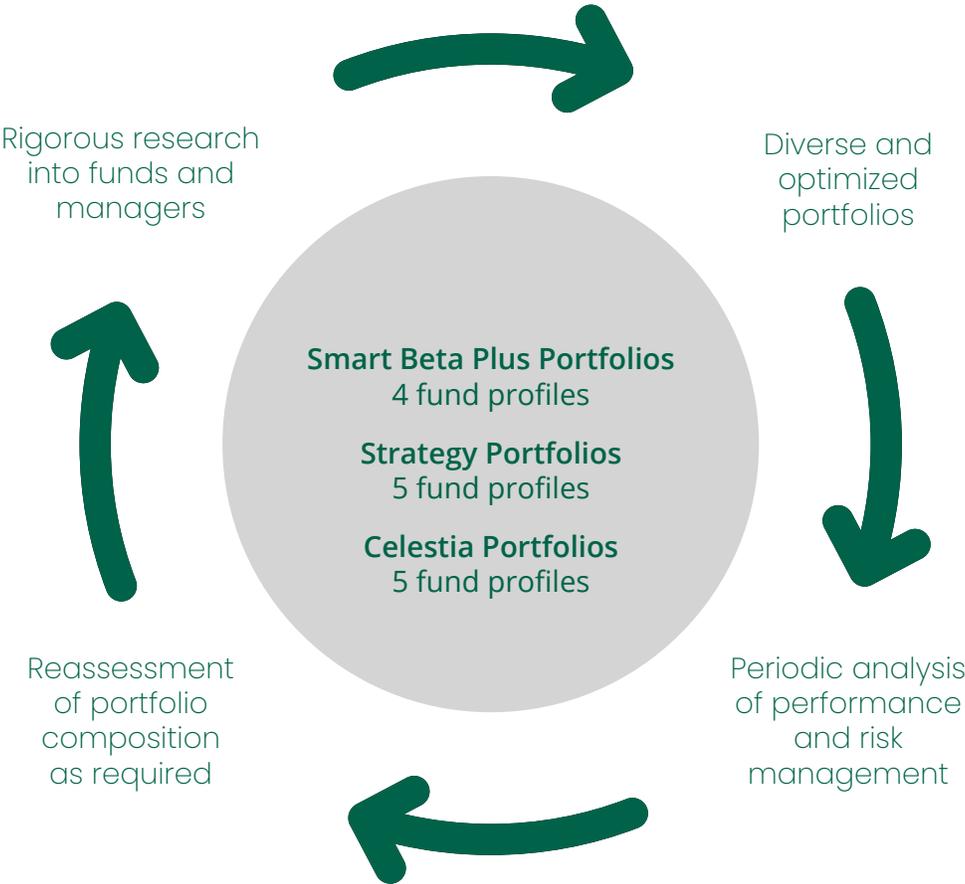
At SSQ Insurance, we pair professional management with stringent monitoring so you can rest easy knowing your investments are in good hands.

We hand-pick and closely monitor the managers of our underlying funds and have a Fund Offering Committee in place to fulfill this role. This committee is also responsible for establishing the strategic asset allocations to be used and ensuring that the portfolios are keeping pace with the market.

We use a process based on qualitative and quantitative analysis **to select the best available managers and ensure they fulfill their mandates**. The portfolio building process helps us determine the optimal diversification and risk/return ratios to ensure stable performance.

The monitoring process, which is also overseen by the committee, includes regular meetings with the fund managers' teams. This rigorous approach to monitoring helps ensure consistency.

Selection process



SSQ GIF Portfolios

The SSQ Smart Beta Plus Portfolios, Strategy and Celestia GIFs are composed of a variety of underlying funds and managers to reduce overall portfolio risk.

You can choose your portfolio fund based on your own objectives, investment horizon, and tolerance for risk. The exceptional flexibility of SSQ's GIF portfolios makes them ideal for all investor types.

SSQ GIF portfolios are designed to offer similar investments to those of major pension funds. They also include a percentage of specialized investments in non-traditional asset classes that you won't find in other funds available on the market.

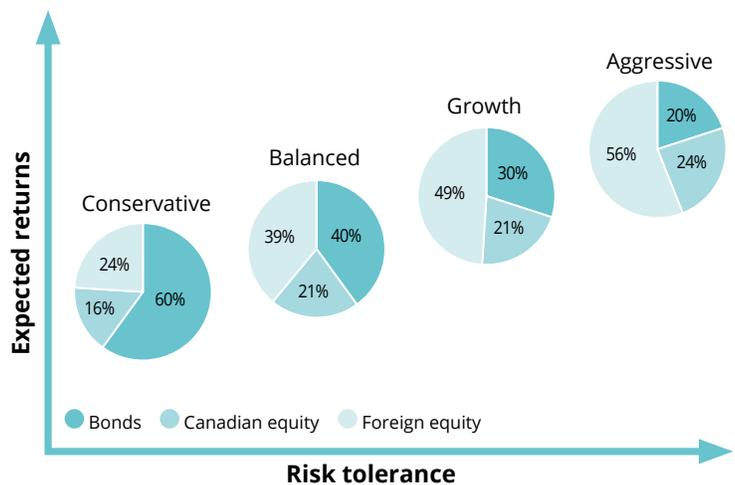
SSQ GIF portfolios have the potential to decrease long-term volatility and increase returns through diversification.

Smart Beta Plus portfolios

The SSQ Smart Beta Plus Portfolio GIFs were created as a core-satellite strategy, which uses smart beta funds as the basis for the strategy. The objective of this strategy is to reduce volatility and improve the diversification of your portfolio while maintaining the same level of return.

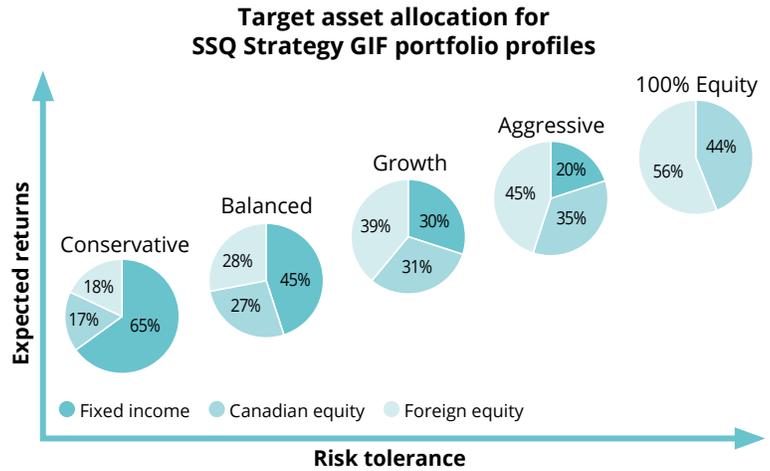
In addition, overall, these portfolio funds will have a larger portion in foreign strategies to the detriment of Canadian strategies.

Target asset allocation for SSQ Smart Beta Plus Portfolio GIF profiles



Strategy portfolios

SSQ Strategy GIFs include main asset classes so that you can benefit from the growth potential of each type of investment. Each portfolio fund is invested in fixed-income securities, Canadian equities, and foreign equities. These investments are made in different proportions depending on your financial needs.

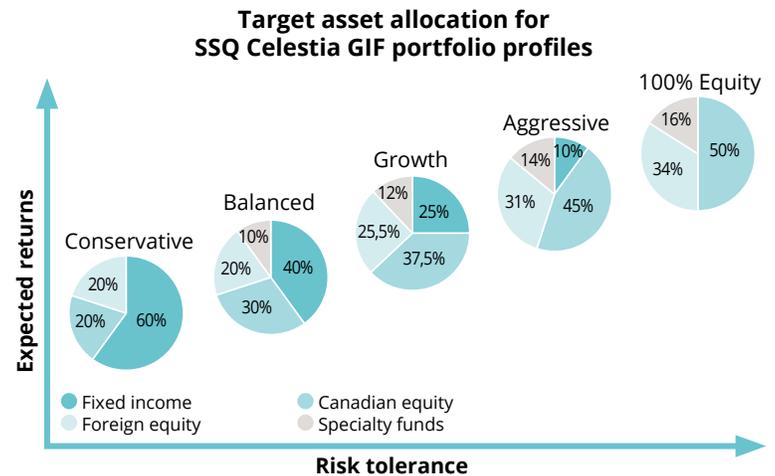


Celestia portfolios

Not only do Celestia funds contain the main asset categories, they also favor the selection of income-generating funds from different sectors, asset classes, and geographic regions. Reinvestment of income helps stabilize returns in bear markets and makes it possible to seek added value in bull markets.

The total return potential comes mostly from funds that generate higher income and that are made up of high-yield bonds, income trusts and dividend-paying equities.

This intelligent approach makes it possible to invest in equity while limiting exposure to risk in an actively managed portfolio.



Monitoring tools



As a client, you'll receive a detailed investment statement every six months. The statement provides a record of your transactions during the period in question and information on the performance of your investments.

You can also check your account at any time and monitor the progression of your investments on our website.



To find out which SSQ GIF portfolios are best suited to your investor profile, contact your advisor.

About SSQ Insurance

Founded in 1944, SSQ Insurance is a mutualist company that puts community at the heart of insurance. With assets under management of \$13 billion, SSQ Insurance is one of the largest companies in the industry. Working for a community of over three million customers, SSQ Insurance employs 2,000 people. Leader in group insurance, the company also sets itself apart through its expertise in individual life and health insurance, general insurance and the investment sector.



**For more information,
go to ssq.ca.**





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