



A simple interest option for guaranteed investing



Are you looking for a reliable income stream, while keeping your initial investment intact and protected from market fluctuations? An Equitable® Guaranteed Interest Account (GIA) with the simple interest option may be the right choice to meet your needs.

What is a GIA?

A GIA provides a safe place for your savings and may be ideal if you have a low-risk tolerance or are looking to diversify your portfolio to include guaranteed holdings. You choose the length of time to invest, and in turn you receive a competitive guaranteed interest rate. You also choose how you want the interest to be paid. The interest can be compounded, or you can select the simple interest option which pays interest on a monthly or annual basis.

Simple interest option

Choosing simple interest can be a great option if you are looking for reliable and consistent income paid directly to your bank account. This is often ideal for retirees, or clients with income needs that wish to preserve their initial investment.

The GIA simple interest option:

- Offers a wide range of investment terms from 1 to 15 years depending on age or contract registration type.
- Requires a deposit of at least \$10,000 per term.
- Is available on the following account types: Non-registered, Tax-Free Savings Account, Retirement Income Fund or Life Income Fund.

Interest rates

You can find Equitable's competitive interest rates at equitable.ca/rates. If you choose the annual simple interest option, you will receive the posted rate. If you choose the monthly simple interest option, the interest rate will be the posted rate less 0.25%.

Speak with your advisor about the benefits of adding an Equitable GIA.

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