



## Works for me.®

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with your independent financial advisor to offer individual insurance and savings and retirement solutions that provide good value and meet your needs – now and in the future.

But we're not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders. So we can focus on your interests and provide you with personalized service, security and wellbeing.

Investment options	Terms	Registration options
Daily interest account (DIA)	N/A	Non-registered, TFSA, RRSP, locked-in RRSP, RRIF, LIF
Guaranteed deposit account (GDA) - compound interest	1 - 15 years	Non-registered, TFSA, RRSP, locked-in RRSP, RRIF, LIF
Guaranteed deposit account (GDA) - simple interest	1 - 10 years	Non-registered, RRIF, LIF
Term deposit account (TDA) - simple interest	11 - 30 years	RRIF, LIF



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1049(2014/11/27)



EQUITABLE LIFE GIAs | Savings and Retirement

## Guaranteed interest account



# Flexible, safe, secure

A guaranteed interest account (GIA) guards against market volatility by providing security of principal with a guaranteed rate of return. GIAs are an ideal account for creating an emergency fund, saving for a special purchase, or as a way of diversifying your portfolio to include guaranteed holdings.



## Guaranteed interest account investment options:

### Daily interest account (DIA)

The DIA offers a fluctuating annual interest rate that is compounded daily and credited monthly\*. The DIA may be ideal for those seeking a stable and secure investment for short term savings, emergency savings, or for those who have not yet defined their goals. You may withdrawal your money at any time and will not be charged any fees\*\*.

### Guaranteed deposit account (GDA)

GDAs are a great way to earn a competitive interest rate and safely grow your savings. At Equitable Life you can choose to have the interest compounded on an annual basis, or select the "simple interest" option where the principal is maintained and the interest is paid to you on a monthly or annual basis.

### Term deposit account (TDA)

TDA's are long-term simple interest accounts that provide a regular and reliable source of income within a registered retirement income fund (RRIF) or life income fund (LIF). Ideal for retirees, this

investment provides guaranteed income with the interest earned deposited directly to your bank account on a monthly or annual basis – the choice is yours.

## Benefits the guaranteed interest account can provide:

### Savings stability

Deposits made to the DIA, GDA and TDA are fully guaranteed and can be accessed at any time\*\*. Partnered with our competitive rates, these investments are a great way to diversify your portfolio and grow your savings.

### Competitive interest rates

You are guaranteed to keep what you invest while earning a competitive interest rate on your money. Upon request we can lock in the current interest rate for up to 45 days for incoming transfers and maturing deposits.

### Creditor protection

As an insurance contract, your guaranteed interest account may provide creditor protection for the policy owner, subject to certain conditions.

## Estate planning

At death, the proceeds from your guaranteed interest account may be passed directly to a named beneficiary and may avoid probate, legal and executor fees.

## Safe and secure

Equitable Life is a member of Assuris, which administers the protection plan that provides protection to the policyholders of member companies\*\*\*.

\*The low interest rate environment has limited the return on the DIA. Contact your advisor or Equitable Life for the current rate.

\*\*Withdrawals from GDAs and TDAs prior to maturity will be subject to market value adjustments. Withdrawals from the DIA, GDA and TDA subject to legislative or contractual restrictions.

\*\*\*The Equitable Life Insurance Company of Canada is a founding member of Assuris, which administers the Consumer Protection Plan instituted to provide protection to the policyholders of member companies. Policyholders and prospective policyholders should read the Assuris brochure for details and limitations of coverage.