



# WHICH INVESTMENT PATH IS RIGHT FOR YOU?

## Term Deposit Investments

### Alberta Plus

- Available to consumer and business members.
- Terms are available from 30 days to 5 years.
- Minimum investment is \$4,000.00 regardless of the term.
- Interest paid on maturity if term is less than 1 year.
- For terms of 1 year or more, interest may be paid quarterly, semi-annually or annually.
- For terms greater than 1 year, interest may be compounded annually.
- Interest may be paid monthly on terms of 90 days to 5 years for members 60 years of age and over.
- Non-redeemable prior to maturity.

### Feature Rate

- Available to consumer and business members.
- Terms are available from 30 days to 5 years.
- Minimum investment is \$4,000.00 for terms of less than 1 year and \$1,000.00 for terms from 1 to 5 years.
- Interest paid on maturity if term is less than 1 year.
- For terms of 1 year or more, interest may be paid quarterly, semi-annually or annually.
- For terms greater than 1 year, interest may be compounded annually.
- Non-redeemable prior to maturity.

### Platinum

- Short and long term investments are available.
- Minimum investment is \$30,000.00.
- For terms less than 1 year, interest is paid on maturity and may be compounded.
- For terms of 1 year or more, interest is paid annually on anniversary date and may be compounded.
- Non-redeemable prior to maturity.

### Ratelifter

- Available only at certain times of the year.
- Available to consumer and business members.
- Terms of 3 and 5 years available.
- Minimum investment is \$4,000.00.
- Interest is paid annually on anniversary.
- Redeemable annually.
- Tiered interest rate.

### First GIC

- An investment designed for funds held in favor of a minor.
- Terms of 1 to 5 years are available.
- Minimum initial investment is \$100.00. \$25.00 can be invested per month until the deposit reaches a maximum of \$5,000.00.
- Guaranteed rate for entire term.
- Fully redeemable without penalty anytime prior to maturity.

## Registered Investments

### Variable Rate

- Initial minimum investment of \$100.00 with a minimum investment of \$25.00 thereafter.
- Interest is paid semi-annually into the plan (April 30 and October 31).
- If plan is opened as a monthly contribution, the initial and subsequent investment minimum is \$25.00.

### Fixed Rate

- Minimum investment is \$500.00.
- Interest is paid annually on anniversary date or upon maturity and will be compounded.
- During the investment term, one withdrawal up to 20% may be made without interest penalty. (subject to withholding tax)
- No administration or set-up fees.

### Performance Products

- Available for a limited time every RRSP season.
- Return is based on the performance of select index funds, stock markets, and /or companies.
- Principal investment is 100% guaranteed.
- Terms of 3 and 5 years available.
- Non-redeemable prior to maturity.

### Platinum

- Short and long term investments are available.
- Minimum investment is \$30,000.00.
- For terms less than 1 year, interest is paid on maturity and will be compounded.
- For terms of 1 year or more, interest is paid annually on anniversary date and will be compounded.
- Non-redeemable prior to maturity.