



Guaranteed Interest Account (GIA)

GIAs are an account for which Assumption Life guarantees the interest rate over a fixed period. We offer five non-redeemable GIAs with terms between one and five years as well as a one-year redeemable GIA.

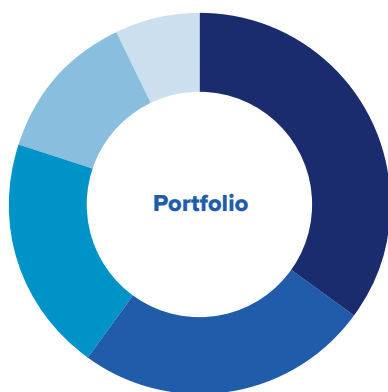
GIAs are available among our investment options. They provide a stable fixed income choice within your clients' portfolio, complementing other funds to enhance diversification. Portfolios are securely nested within registered or non-registered plans housed within annuity contracts, including Segregated Funds (SEG) and Registered Investment Accounts (RIA), ensuring optimal investment protection. Premiums are allocated based on the chosen fund election, offering tailored investment strategies for clients.

If all premiums within a portfolio are allocated to GIAs, the contract is a non-variable annuity contract. Otherwise, the contract is a variable annuity contract.

Assumption Life Annuity Contract Structure

**SEG (75/75 or 75/100)
or RIA (75/75 or 75/100)**

**Registered or
Non Registered Plan**



Why Choose Assumption Life GIAs

- No separate application
- Available for all registration types
- Simple sales process with Vesta
- Competitive interest rates
- Beneficiary designation
- Bypass probate
- Creditor protection
- Initial investments starting at \$500

Investing in GIAs with *Vesta*

- 1 Access vesta.assumption.ca, log in with your Assumption Life username and password, click on **New Application** and complete the application setup.

Here you will need to select:

- The product (segregated fund or RIA)
- The registration type
- The guarantee option
- The compensation option

**These details will be pre-populated for new transactions.*

To invest in a GIA with Assumption Life, you must select a registration type. As our applications for each registration type vary by product type, you are required to select a product before proceeding with the application process. This selection does not impact the GIA product itself, but rather ensures proper alignment with our systems.

- 2 Once the setup is complete, you can complete all remaining sections of the application.

- 3 The available GIAs will be listed in the **Funds Selection** section of the application under **Cash Equivalent & GIA**.

*Based on the client's investor profile, some GIA options may not appear. To access all GIA options in the **Fund Selection** page, make sure to select the option to build your own portfolio in the **Investor Information** section.*

Cash Equivalent & GIA	
022-Daily Interest Account Savings Accounts	<input type="checkbox"/>
GIA - 1 year NR Savings Accounts	<input type="checkbox"/>
GIA - 2 year NR Savings Accounts	<input type="checkbox"/>
GIA - 3 year NR Savings Accounts	<input type="checkbox"/>
GIA - 4 year NR Savings Accounts	<input type="checkbox"/>
GIA - 5 year NR Savings Accounts	<input type="checkbox"/>
GIA 1-year redeemable Savings Accounts	<input type="checkbox"/>

- 4 Choose one of the GIA options available, indicate the **Allocation** percentage and enter the **Interest Rate** in force. Our current interest rates are linked above the **Fund Selection** list table.

My Fund Selection List		
To view current Interest Rates click here		
Fund Name	Allocation *	Interest Rate
GIA - 1 year NR	50.00 %	<input type="text"/> %
1118-Canadian Bond 75/75	25.00 %	<input type="text"/> %
1126-Select Balanced Portfolio 75/75	25.00 %	<input type="text"/> %
Total Allocation:		100.00 %

- 5 Complete the remaining sections of the application and collect the required signatures through the **E-signature** process.
- 6 Once all **E-signatures** are completed, your application is automatically delivered to our investment team, who will contact you if they have any questions or require additional information.
- 7 Once the application is processed, you will receive a confirmation email and the application's status will update to **Completed** in your Vesta **Dashboard**.

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