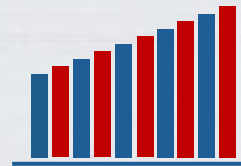


# Épargne Placements Québec Step-up Bonds

**Step-up Bonds** are ideal for clients who want a **safe, flexible and profitable** investment!

## Characteristics:

- Competitive interest rate that increases each year for 10 years.
- 1% bonus the first year for new RRSP, RRIF, LIRA and LIF funds\*.
- Choice of simple or compound interest.
- Fully guaranteed capital and interests.
- No management or administration fees.



They are partially or totally **redeemable each year**, on their anniversary date, which allows your customers to **benefit from market conditions!**

*\* Bonus terms and conditions are subject to change without notice.*

Take advantage of a competitive commission program

To obtain additional information, please contact us by telephone at **450 973-8080**.