



RRSP season: Laurentian Bank is offering savers four options to meet their investment needs

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MONTREAL, Jan. 30, 2014 /CNW Telbec/ - RRSP season is here, and Laurentian Bank is offering four vehicles designed to meet the needs of savers of all types, regardless of their investor profile, risk tolerance, age, or their plans for the future.

Contribute in a Flash... to avoid the RRSP period crush¹

For the undecided investor, or those short on time but who wish to obtain an attractive rate now, the *Contribute in a Flash* promotion would be a smart choice. This product offers an annual rate of 3% for a three-month Guaranteed Investment Certificate (GIC), thus enabling savers to earn interest by contributing now, while avoiding the rush at the peak of the RRSP period. By investing immediately, they can take the time to analyze their financial situation thoroughly and make enlightened decisions in line with their financial objectives. Admissible for Registered Retirement Savings Plans (RRSPs) and Tax-Free Savings Accounts (TFSA), savers can take advantage of this offer by investing a minimum of \$500 or transferring the amount to Laurentian Bank from another financial institution.

Duo GIC... for the best of both worlds combining return with guaranteed capital²

Designed for investors looking for portfolio diversification, but who also want a guaranteed return, the *Duo GIC* provides the best of both worlds. Offered with a five-year term and featuring an attractive potential return, a portion of which is assured, 50% of the investment is made in a Canadian Growth *ActionGIC* (Mackenzie All Cap Dividend Class - LB Series), while the other half is invested in a non-redeemable GIC at the exceptional rate of 3%. The *Duo GIC*'s guaranteed annual return is 1.5%.

2% Cashback... to benefit from an immediate return on the investment³

The *2% Cashback* promotion offers savers an enhanced return on their investments in the form of cash back of up to 2% on new investments transferred to Laurentian Bank for a period of five years (1% for investments transferred and maintained at the Bank for three years). Valid for all transfers into registered (RRSP, LIRA, RIFF, TFSA) and non-registered accounts, this offer is an excellent way for savers to quickly grow their estate.

Three-year GIC with a potential return of up to 12%... to take full advantage of the Canadian business market⁴

This product represents an excellent means of benefiting from the performance of Canadian companies, while guaranteeing capital like all other types of GICs. The large majority of securities held allows for portfolio diversification, optimization of the potential return, and the reduction of risk. The Canadian Growth *ActionGIC* — a guaranteed-capital investment whose performance is based on that of Mackenzie Canadian All Cap Dividend Class -LB Series funds — offers a maximum return of 12% for a three-year term, in addition to investing in a broad range of dividend-paying Canadian stocks, including high-yield securities and preferred shares. It is admissible for both registered (RRSP, TFSA, RRIF, LIF) and non-registered accounts, and it requires a minimum investment of \$500.

To take advantage of these offers during the RRSP season, savers are being invited to consult a Laurentian Bank branch advisor, or to call the Bank's Client Service Department at 1 800 252-1846.

About Laurentian Bank

Laurentian Bank of Canada is a banking institution whose activities extend across Canada. Recognized for its excellent service, proximity and simplicity, the Bank serves one and a half million clients throughout the country. Founded in 1846, it employs some 4,000 people whose talent and dedication has made it a major player in numerous market segments. The institution has \$34 billion in balance sheet assets and more than \$37 billion in assets under administration.



Laurentian Bank distinguishes itself through the excellence of its execution and its agility. Catering to the needs of retail clients via its extensive branch network and constantly evolving virtual offerings, the Bank has also earned a solid reputation among SMEs, larger businesses and real estate developers thanks to its growing presence across Canada and its specialized teams in Ontario, Québec, Alberta and British Columbia. For its part, the organization's B2B Bank subsidiary is a Canadian leader in providing banking and investment products and services to financial advisors and brokers, while Laurentian Bank Securities is an integrated broker that is also widely known for its expert and effective services nationwide.

¹ As at December 31st, 2013, the posted annual interest rate for the 3-month GIC is 0.25%. The posted annual interest rate for the 3-month GIC will be increased by 2.75%. To take advantage of this offer, a minimum of \$500 must be invested or transferred from another financial institution in an eligible savings account between January 1st, 2014 and March 3rd, 2014. Eligible savings accounts include a Registered Retirement Savings Plan (RRSP) and a Tax-free Savings Account (TSFA). Investment renewals and other GICs held with the Laurentian Bank and its subsidiaries are not eligible to this offer. When transferring investments from another institution, the annual interest rate shall be the posted rate upon receiving the funds. To be eligible to the added interest, funds must be received between January 1st and March 3rd, 2014. Annual Interest rate. Simple interest is calculated and paid at maturity. This promotion is offered only through Laurentian Bank branches and Telebanking Centre representatives. This offer is not available through B2B Bank, SME-National account subsidiaries or with other brokers. Some conditions apply. This offer and the GIC rates are subject to change at any time without notice. This offer cannot be combined with any other offer or promotion. For details, please contact an advisor.

² The DUO GIC is composed of 50% of a Canadian Growth ActionGIC 5 years and 50% of a GIC for a period of 5 years. The participation to the rate of return for the 5-year Canadian Growth ActionGIC is in effect from January 20th to Mar 26th, 2014 inclusively. It is not an annual rate. The total rate of return will equal to 70% of the return of the benchmark index for that period. The benchmark index is based on the Mackenzie Canadian All Cap Dividend Class (Series LB) fund. The amount invested is guaranteed, but there is no guaranteed minimum return. The interest payable on the 5-year Canadian Growth ActionGIC is based on the performance of the benchmark index on the date the investment is issued and on the three calculation dates indicated in the purchase agreement times the participation rate. All fluctuations in the benchmark index will affect the final return, which can be known only when the investment has matured. Past performance is not an indicator of future performance. The rate of the 5 year GIC is an annual interest rate. Compound interest is calculated and compounded annually and paid at maturity. These offers are not available at B2B Bank, at the SME-National account subsidiaries or with other brokers. Certain conditions apply. The offers and the GIC rates are subject to change at any time and without notice. This offer cannot be combined with any other offer or other promotion. For more information, contact an account manager.

³ Certain conditions apply. A cashback of 1% is paid if the amount transferred and the cashback is maintained in the client's account for three (3) years. A cashback of 2% is paid if the amount transferred and the cashback is maintained in the client's account for five (5) years. This offer does not apply to amounts transferred to a demand deposit. The amount transferred and the corresponding cashback must remain in a Laurentian Bank account in accordance with the blackout periods, otherwise a penalty equal to the cashback will be charged to the client's account. The blackout period begins on the date the investment is issued. The payment, which can reach a maximum of \$20,000 per client, is made in Canadian funds from a Laurentian Bank Tactical account. To take advantage of this offer, please visit a



branch or call your advisor. The Bank reserves the right to terminate or change this offer at any time, without notice. Please visit a branch for details. The client is entirely responsible for any tax consequences resulting from the payment, which is taxable if paid to a non-registered account. To take advantage of this offer, you must sign a transfer agreement between January 1st and March 3, 2014. This offer applies to all transfers of funds, whether registered or non-registered. Transfers must be made no later than May 31, 2014.

⁴ The rate for the 3-year Canadian Growth *Action*GIC is in effect from September 16, 2013 to April 14, 2014 inclusively. It is not an annual rate. The total rate of return may not exceed the maximum rate of 12% over three years. The maximum annual compound rate is 3.850% and is subject to change at any time. The amount invested is guaranteed, but there is no guaranteed minimum return. The interest payable on the 3-year Canadian Growth *Action*GIC is based on the performance of the benchmark index on the date the investment is issued and on the three calculation dates indicated in the purchase agreement. The benchmark index is based on Mackenzie Canadian All Cap Dividend Class (Series LB). All fluctuations in the benchmark index will affect the final return, which can be known only when the investment has matured. Past performance is not an indicator of future performance. All 3-year Canadian Growth *Action*GICs purchased between September 16 and September 25 will be issued on October 28, 2013. Those purchased between October 28 and December 6 will be issued on December 9, 2013. For funds purchased between December 9 and January 17, January 20 and February 28, or March 3 and April 11, the issue dates are January 20, March 3 and April 14 respectively. For more information on the 3-year Canadian Growth *Action*GICs, please speak with an advisor at your branch. Certain conditions apply. This offer cannot be combined with any other promotion. The Bank reserves the right to terminate or change this offer at any time, without notice.

SOURCE Laurentian Bank of Canada

For further information:

Mary-Claude Tardif
Public Relations Advisor
514 284-4500, extension 4695
mary-claude.tardif@banquelaurentienne.ca