

Home Trust
Guaranteed Investment
Certificates offer you
guaranteed returns
and competitive rates.

If you would like to find out more
about Home Trust GICs, contact
your broker today!

GUARANTEED INVESTMENT CERTIFICATES

A SECURE WAY TO
GROW YOUR SAVINGS



* Visa Int./Home Trust Company, licensed user of mark.

Home Bank is a wholly owned subsidiary of Home Trust Company.
Home Trust Company and Home Bank members of the Canada
Deposit Insurance Corporation (CDIC)

DEP-BROKER BRO_09.2016



MORTGAGES | CREDIT CARDS | RETAIL CREDIT | DEPOSITS

Predictable Growth for your Investments

About Home Trust

Home Trust is Canada's largest independent trust company, proudly serving Canadians since 1987. Home Trust offers a wide range of financial services including: deposits, residential mortgages, commercial mortgages and Visa® cards. Deposits are also offered through Home Bank, a wholly owned subsidiary of Home Trust Company.

Home Trust is a wholly owned subsidiary of Home Capital Group Inc, a public company that trades on the Toronto Stock Exchange (TSX) under the symbol HCG. Home Trust's head office is located in Toronto, with branch offices in Vancouver, Calgary, Montreal, Halifax and Winnipeg.

Guaranteed Investment Certificates (GIC)

Guaranteed Investment Certificates (GIC) are investments which guarantee your initial investment as well as provide a fixed rate of return. Home Trust GICs are a safe and sound investment that offer depositors consistently high rates of interest with a variety of investment terms. For additional peace of mind, Ours GICs are eligible for the Canada Deposit Insurance Corporation (CDIC) coverage, up to applicable limits.

Our Investment Options

We provide a range of Guaranteed Investment Certificates (GICs) and a High Interest Savings Account (HISA) for both personal and commercial needs, offering guaranteed returns and competitive rates. In addition, each deposit is available through either Home Trust Company or Home Bank, members of the Canada Deposit Insurance Corporation (CDIC).

Product	Term	Plan Availability and Minimum Deposits	
Short Term GIC (non-redeemable)	Non-registered: 30-365 days RSP: 90-365 days	Non-registered: RSP:	\$5,000 \$2,500
1 Year Cashable (redeemable)	1 year cashable after 30 or 90 days	Non-registered:	\$5,000
Long Term GIC (non-redeemable)	1-5 years	Non-registered: RSP & TFSA: RIF:	\$5,000 \$1,000 \$10,000
High Interest Savings Account (redeemable)	Open	(Nominee name and through FundSERV only)	\$1,000

Investment Strategies

Home Trust's products can help you maximize your return and reduce reinvestment and liquidity risk within your portfolio.

Ladder by maturity dates

Divide your investments into equal parts and invest each in different terms. This will help reduce your reinvestment risk as only a portion of your investment will be exposed to interest rate changes at a time. This strategy will also help reduce your liquidity risk as a portion of your investment will mature each year.

Diversify by products

Home Trust offers a variety of short and long term investment products. By diversifying your investment across a number of Home Trust's products, you are able to benefit from the different features that each product may offer.



For more information or to make an investment, contact your broker today.