

PRODUCT DESCRIPTION

DR Capital Fund is a 'Guaranteed Investment Certificate' with 12 month term which yields 8% fixed annually. DR Capital Fund gives you steady and guaranteed growth opportunities with competitive rate.

GIC

GIC or 'Guaranteed Investment Certificate' is a safe and secure investment with minimal risk. As an investor, you don't have to worry about losing your money because it is guaranteed interest and principal.

| Investment Amount | Minimum \$25,000 |
|-------------------|------------------|
| Term | 12 Months |
| Rate | 8 % APY |
| Issue Age | 18-85 |

FUND MANAGEMENT

- There is no charge of monthly or annual fee to manage the portfolio.
- Early withdrawal penalty fee is 1% based on the principal amount; and no interest will be paid for the entire term of the contract.