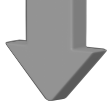


# Bank vs Traditional GIC Broker vs Amiko Condo Consulting

We were asked to help the board of a condominium corporation to assist in investing their reserve fund (\$950,000). After we finished we thought we'd do a brief summary comparing the suggestions from a big 5 bank and an independent GIC broker.



- Best 1 Year Rate
- Best 2 Year Rate
- Best 5 Year Rate
- Is 100% of the Portfolio insured?
- One Online Application for all institutions?
- Real time, online, consolidated statements for reporting?
- "View only" access for board members, accountants, auditors etc.
- Indemnification Letter for Directors' Individual Liability

### Bank

None Provided

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None Provided

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\$500,000 @ 4.1% (laddered)  
Remainder <3.5%  
Approx average of 3.7%

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No

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No

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Yes

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No

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?

### GIC Broker

Less than 4%

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4.14%\*

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Not Provided

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Yes

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Yes

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No

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No

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### Amiko

4.151%

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4.28%

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Advised Against\*\*

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Yes

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Yes

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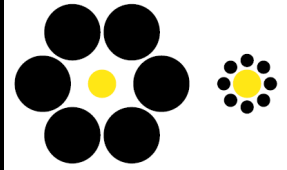
Yes

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At the discretion of the board - no fees or charges

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Yes



Amiko Benefits Inc.  
For enquiries contact 1-888-253-5989 or info@amikobenefits.com

\*simple weighted average without compounding illustrated to reflect the 100% principal insurance guarantee  
\*\* We don't believe it would be ethical to sell a 5 year ladder today