

# 1 Savings Products at a Glance

Features	IAG Savings and Retirement Plan	My Education	Diploma
Description	<ul style="list-style-type: none"> <li>Savings and retirement income plan, registered or non-registered</li> </ul>	<ul style="list-style-type: none"> <li>Registered Education Savings Plan (RESP)</li> </ul>	<ul style="list-style-type: none"> <li>Registered Education Savings Plan (RESP) Possible education bonus up to 15% of total contributions (including PAC and lump-sum deposits)</li> </ul>
Plan type(s) offered	<ul style="list-style-type: none"> <li>Non-registered, TFSA, RRSP, LIRA, RLSP, RRIF, LIF and RLIF</li> </ul>	<ul style="list-style-type: none"> <li>Individual and Family RESPs</li> </ul>	<ul style="list-style-type: none"> <li>Individual RESP</li> </ul>
Investment options	<ul style="list-style-type: none"> <li>Guaranteed interest investments</li> <li>Segregated funds</li> <li>Daily interest fund (DIF)</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed interest investments</li> <li>Segregated funds</li> <li>Daily interest fund (DIF)</li> </ul>	<ul style="list-style-type: none"> <li>Combination of two Diploma funds (primary and secondary) allocated according to the age of the beneficiary</li> </ul>
Minimum investment	<ul style="list-style-type: none"> <li>Segregated funds (\$25), Guaranteed interest investments (\$500), DIF (\$25), FORLIFE Series – Income stage (\$25,000) \$25 per PAC or \$100 per lump-sum deposit</li> </ul>	<ul style="list-style-type: none"> <li>Segregated funds (\$25), Guaranteed interest investments (\$500), DIF (\$25) \$25 per PAC or \$100 per lump-sum deposit</li> </ul>	<ul style="list-style-type: none"> <li>\$25 per PAC (mandatory); \$100 per lump-sum deposit</li> </ul>
Yearly maximum	<ul style="list-style-type: none"> <li>None, except legal limit for registered plans</li> </ul>	<ul style="list-style-type: none"> <li>Annual limit of contributions eligible for grants: \$2,500/beneficiary</li> <li>Total limit for life: \$50,000 per beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>Annual limit of contributions eligible for grants: \$2,500/beneficiary</li> <li>Total limit for life: \$50,000 per beneficiary</li> </ul>
Maximum age at issue	<ul style="list-style-type: none"> <li>Age 90: non-registered and TFSA<sup>1</sup></li> <li>Age 71: RRSP, LIRA or RLSP</li> <li>Age 71: RRIF, LIF and RLIF (if transfer from an RRSP, LIRA or RLSP)</li> <li>Age 90: RRIF, LIF and RLIF (if transfer from an RRIF or LIF)<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>Subscriber: age 90</li> <li>Beneficiary: age 20 (family plan)</li> <li>Beneficiary: age 90 (individual plan)*</li> <li>* See the My Education product guide for details on grant eligibility criteria</li> </ul>	<ul style="list-style-type: none"> <li>Subscriber: age 90</li> <li>Beneficiary: age 14</li> </ul>
Establishment – Maturity date of the guarantee	<ul style="list-style-type: none"> <li>Classic Series, Series 75/100 and FORLIFE Series: December 31 of the year that the annuitant reaches age 100</li> <li>Ecoflex Series: Must be between the annuitant's 60th and 71st birthday or after at least 15 years, whichever is greater</li> </ul>	<ul style="list-style-type: none"> <li>Minimum 10 years after the initial investment without exceeding the fixed term date of 35 years for the RESP loan</li> </ul>	<ul style="list-style-type: none"> <li>Minimum 10 years after the initial investment without exceeding the fixed term date of 35 years for the RESP loan</li> </ul>
Guaranteed minimum value at maturity	<ul style="list-style-type: none"> <li>Classic Series: 75% of deposits</li> <li>Ecoflex Series – More than 15 years before maturity: 100% of the deposits (75% if the annuitant is aged 72 and over) 15 years or less before maturity: 75% of deposits</li> <li>FORLIFE Series: 75% of deposits</li> <li>Series 75/100: 75% of deposits</li> </ul>	<ul style="list-style-type: none"> <li>Over 10 years before maturity: 100% of the deposits (75% if the annuitant is aged 72 and over) (or if invested in specialty funds)</li> <li>10 years or less before maturity: 75% of the deposits</li> </ul>	<ul style="list-style-type: none"> <li>More than 10 years before maturity: 100% of the deposits (75% if the annuitant is aged 72 and over)</li> <li>10 years or less before maturity: 75% of the deposits</li> </ul>
Guaranteed minimum value at death	<ul style="list-style-type: none"> <li>Classic Series: 75% of deposits</li> <li>Series 75/100 – 100% of the deposits made before age 80 75% of the deposits made from age 80</li> <li>Ecoflex Series – 100% of the deposits made before age 80 75% of the deposits made from age 80</li> <li>FORLIFE Series – 100% of the deposits made before age 80 75% of the deposits made from age 80</li> </ul>	<ul style="list-style-type: none"> <li>100% of the deposits made before age 80</li> <li>75% of the deposits made from age 80</li> </ul>	<ul style="list-style-type: none"> <li>More than 10 years before maturity: 100% of the deposits (75% if the annuitant is aged 72 and over)</li> <li>10 years or less before maturity: 75% of the deposits</li> </ul>
Resets	<ul style="list-style-type: none"> <li>Classic Series: No reset allowed</li> <li>Series 75/100 – Guarantee at maturity: no reset allowed Guarantee at death: The client can request one reset per year until age 80</li> <li>Ecoflex Series – Guarantee at maturity: – More than 15 years before maturity: the client can request up to four resets per year – At exactly 15 years before maturity: automatic reset – Less than 15 years before maturity: no reset allowed – Guarantee at death: – More than 15 years before maturity: the client can request up to four resets per year – At exactly 15 years before maturity: automatic reset – Less than 15 years before maturity: the client can request one reset per year until age 80</li> <li>FORLIFE Series – Guarantee at maturity: – No reset allowed – Guarantee at death: – Savings Stage: The client can request one reset per year until age 80 – Income guarantee: – Income Stage: Automatic reset every three years</li> </ul>	<ul style="list-style-type: none"> <li>Guarantee at maturity and guarantee at death: – More than 10 years before maturity: the client can request up to four resets per year – At exactly 10 years before maturity: automatic reset – Less than 10 years before maturity: no reset allowed</li> </ul>	<ul style="list-style-type: none"> <li>Guarantee at maturity and guarantee at death: – More than 10 years before maturity: the client can request up to four resets per year – At exactly 10 years before maturity: automatic reset – Less than 10 years before maturity: no reset allowed</li> </ul>
Loan	<ul style="list-style-type: none"> <li>RRSP loan: up to \$25,000<sup>2</sup></li> <li>Investment loan: up to \$250,000<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>RESP loan available up to \$5,000/year</li> </ul>	<ul style="list-style-type: none"> <li>RESP loan available up to \$5,000/year</li> </ul>

<sup>1</sup>The maximum age at issue for the FORLIFE Series Savings Stage is age 80.

<sup>2</sup>The loan is not available for the FORLIFE Series Income Stage.

# Savings Products at a Glance

2

Features	Annuity
Description	<ul style="list-style-type: none"> <li>■ Regular payment of a life or fixed annuity in exchange for a single premium</li> </ul>
Source plan	<ul style="list-style-type: none"> <li>■ Non-registered: prescribed; unprescribed</li> <li>■ Registered</li> </ul>
Types of annuities offered	<ul style="list-style-type: none"> <li>■ Life: Individual or joint; standard or enhanced; level or indexed</li> <li>■ Certain</li> </ul>
Start of annuity payments	<ul style="list-style-type: none"> <li>■ Immediately (immediate annuity)</li> <li>■ At a later date (deferred annuity)</li> </ul>
Minimum premium and contribution	<ul style="list-style-type: none"> <li>■ Single premium allowing minimum periodic payments of \$25</li> </ul>
Available payment guarantee(s)	<ul style="list-style-type: none"> <li>■ Life: Reimbursement of face amount; reimbursement of floor face amount; fixed-term (5-year minimum)</li> <li>■ Certain: Guaranteed fixed-term</li> </ul>
Maximum age at issue	<ul style="list-style-type: none"> <li>■ Non-registered prescribed: 85 years old</li> <li>■ Non-registered and unprescribed: 100 years old</li> <li>■ Registered: 85 years old</li> </ul>

The elephant,  
a symbol of our 120 years  
of strength and solidity.



[inalco.com](http://inalco.com)