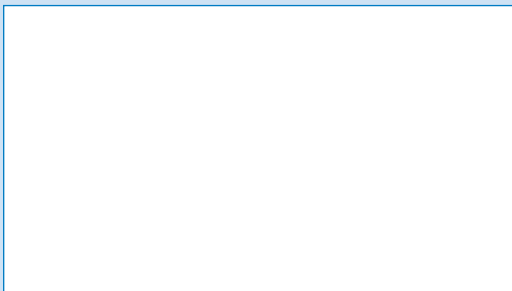


Here's what the Ecoflextra Series offers for your retirement income.

You want...	We offer...
Investment protection	A 100% capital guarantee at death.
Guaranteed retirement income	The guarantee of recovering your entire investment through payment of a retirement income for life.
Retirement income that could even increase over time to counteract inflation	A 5% bonus is allocated to increase the value which determines the retirement income for each year in which no withdrawals were made.
Protection of the added value of your investments	The added value of your investments is automatically protected every three years. This ensures that your gains are protected against market downturns.
Protection against possible creditors	The possibility of making your savings unseizable, an important advantage for self-employed workers and business owners.
Transferable values	The unique advantage of conserving all values accumulated in the contract and, after your death, transferring them to the successor of your choice so that they can continue to benefit from them.

For most people, retirement is a happy step in life. It's all about freedom: the freedom to use your time as you please, the freedom to choose your activities and devote yourself to your favourite hobbies. Be sure to have the financial means to profit fully from this precious freedom.

The Ecoflextra Series investment funds ensure your peace of mind and the financial means to reach your goals. Contact your financial advisor to make Ecoflextra the choice for your retirement income.



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RETIREMENT INCOME
ECOFLEXTRA SERIES

Who can offer you peace of mind at retirement?



The elephant, symbol of our 100 years of strength and longevity.



A partner you can trust.



www.inalco.com www.iapacific.com

Objective: Retirement

You've been saving for retirement for a number of years, and you know that it wouldn't be prudent to risk your capital in investments that offer a lot of promises but few guarantees.

You also know the importance of considering certain factors that could compromise your retirement income, such as:

- › Longevity and the risk of depleting your capital during your lifetime
- › Inflation and decreased purchasing power
- › Serious downturns in financial markets

The years leading up to retirement are crucial for preserving your savings. For this critical period, you don't want to take risks with your savings, although you'd like to obtain returns that allow you to meet your retirement objectives. Here at last is an ingenious solution to ensure income security, savings growth and investment diversification.



Solution: Ecoflextra Series Investment Funds

The Ecoflextra Series is primarily intended for retirees and investors who are saving for retirement. It offers reassuring advantages for those who seek guarantees and higher potential growth than guaranteed investment certificates and bonds.

You can now put your savings in a secure investment, one that offers a guaranteed retirement income that could increase over the years.

Your financial advisor can help you choose the investment that best suits your needs.

Protection | Growth

