

Benefit from over 130 years of experience.

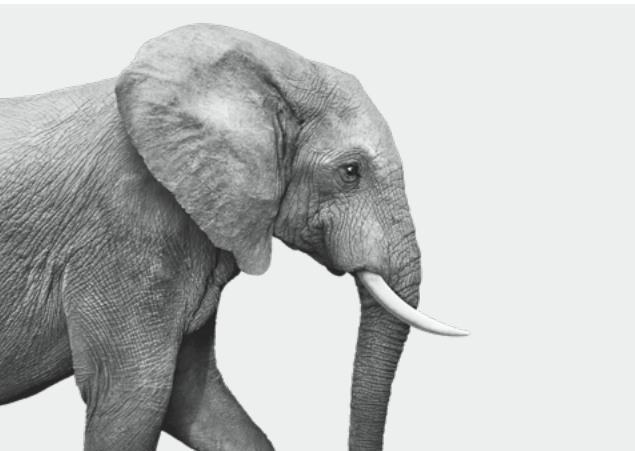
iA Financial Group offers a wide range of insurance products, savings and retirement plans, mutual and segregated funds, securities and other financial products.

Thanks to customized protection and investment solutions, iA Financial Group can help you reach your life goals.

Benefit from the advantages of iA Financial Group:

- Over four million clients
- More than 213.9 billion dollars in assets under management and administration
- Over 50,000 advisors at your service!

Contact your iA financial advisor to develop an investment strategy tailored to your situation.



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INVESTED IN YOU.

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ARE YOU PAYING
TOO MUCH
INCOME TAX?



LIKE MOST PEOPLE, YOUR ANSWER IS PROBABLY: YES!

Discover effective tools to establish a tax reduction strategy and promote growth of your savings.

Here are four options to reduce your tax bill as much as possible.



1. The IAG Savings and Retirement Plan

A registered retirement savings plan (RRSP) is the ideal financial instrument to accumulate a retirement fund. Its numerous investment options make it the number one choice in tax-free accumulation products.

- Your contributions benefit from an immediate tax deduction
- Your investment income is sheltered from tax
- You benefit from guarantees on your investments.

2. The TFSA

A tax-free savings account (TFSA) gives you access to a wide variety of investment options, including guaranteed interest investments, a large choice of segregated funds and a high interest savings account.

- Your investment income is sheltered from tax
- Withdrawals are non-taxable
- Unused contribution room is cumulative
- Withdrawals are converted into contribution room.

3. The FHSA

A first home savings account (FHSA) is a tax-free savings account designed to help future homeowners save for the purchase of a qualifying first home in Canada.

- As with an RRSP, your FHSA contributions reduce your annual taxable income
- Your savings and returns generated in the FHSA are tax free upon withdrawal

4. Genesis and Legacy life insurance products

Universal and specialized life insurance are highly flexible financial tools that combine insurance coverage and a savings account in a single contract

- Your investment income grows in a tax shelter
- The death benefit is paid tax-free

5. The My Education+ RESP

A registered education savings plan (RESP) is a major incentive to save for your children's postsecondary education.

- Investment income grows sheltered from tax
- When you contribute, the federal government, as well as certain provinces, pay generous grants (a minimum of 20%, potentially exceeding 30% in some provinces)