



SAVINGS

IAG Savings and Retirement Plan

FOUR FUND SERIES FOR THE RIGHT SOLUTION



For advisor use only

CLASSIC SERIES 75/75

For maximum capital growth



- ✔ **Allows your clients to quickly grow their savings** with fees comparable to those on mutual funds
- ✔ **Helps diversify your clients' investments** and takes advantage of the best market opportunities with a vast choice of funds
- ✔ **Protects capital with a 75% guarantee** at death

Fund Selection

- Managed Solutions*
- Index Solutions*
- Income Funds
- Canadian and Global Diversified Funds
- Canadian and Global Hybrid Funds
- Canadian Equity Funds
- Global, U.S. and International Equity Funds
- Specialty Funds

To see all funds offered for the Classic Series 75/75, refer to the document entitled *Fund Codes and Management Expense Ratios (F13-1000A)*.

* Each portfolio is composed of many underlying funds.

Maximum Age for Initial Investment

CONTRACT TYPE	MAXIMUM AGE
<ul style="list-style-type: none"> — Non-registered plan/TFSA — RRIF/LIF transferred from another RRIF/LIF 	90
<ul style="list-style-type: none"> — RRSP/LIRA/locked-in RRSP — RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP 	71

Series guarantees

<p>Guarantee at Death</p> <p>75% of all premiums invested in series funds</p>	<p>Guarantee at Maturity</p> <p>75% of all premiums invested in series funds</p>	<p>Maturity Date of the Guarantee</p> <p>December 31 of the year the annuitant turns 100</p>
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PRESTIGE **preferential pricing**

Prestige preferential pricing is designed for investors with significant assets and helps contribute to increased asset growth through reduced management fees.

For details about eligibility and the advantages of family groupings, consult the document entitled *Prestige Preferential Pricing (F13-994A)*.

SERIES 75/100

Growth and estate protection combined



- ✔ Meets your clients' estate protection needs with a **100% death benefit guarantee for deposits made before age 85¹**
- ✔ Access to one of the best fund lineups available, with no limits
- ✔ Protects capital with a 75% guarantee at maturity
- ✔ Annual **reset of the guaranteed value at death until age 85¹**, available using a 100% electronic tool

Fund Selection

- Managed Solutions*
- Index Solutions*
- Income Funds
- Canadian and Global Diversified Funds
- Canadian and Global Hybrid Funds
- Canadian Equity Funds
- Global, U.S. and International Equity Funds
- Specialty Funds

To see all funds offered for the Classic Series 75/100, refer to the document entitled *Fund Codes and Management Expense Ratios (F13-1000A)*.

* Each portfolio is composed of many underlying funds.

Maximum Age for Initial Investment

CONTRACT TYPE	MAXIMUM AGE
<ul style="list-style-type: none"> — Non-registered plan/TFSA — RRIF/LIF transferred from another RRIF/LIF 	90
<ul style="list-style-type: none"> — RRSP/LIRA/locked-in RRSP — RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP 	71

Series guarantees

<p>Guarantee at Death¹</p> <p>100% of all premiums invested in series funds</p>	<p>Guarantee at Maturity</p> <p>75% of all premiums invested in series funds</p>	<p>Maturity Date of the Guarantee</p> <p>December 31 of the year the annuitant turns 100</p>
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PRESTIGE **preferential pricing**

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¹ Previously, the limit was age 80. On October 7, 2019, the guarantee was extended to deposits made before age 85. These changes also apply to new deposits and resets on contracts in force at the time of the change.

ECOFLEX SERIES 100/100

For complete retirement savings security



- ✔ Offers your clients **100% capital protection** at the guarantee maturity date and ensures estate protection in case of death
- ✔ Offers your clients the possibility to **maintain their investment earnings in case of market downturns**
- ✔ Offers the best of both worlds by allowing your clients to be fully invested in the markets and have the **best possible protection for their savings**

Fund Selection

- Managed Solutions*
- Index Solutions*
- Income Funds
- Diversified Funds
- Canadian and Global Hybrid Funds
- Canadian Equity Funds
- Global and U.S. Equity Funds

To see all funds offered for the Ecoflex Series 100/100, refer to the document entitled *Fund Codes and Management Expense Ratios* (F13-1000A).

* Each portfolio is composed of many underlying funds.

Maximum Age for Initial Investment

CONTRACT TYPE	MAXIMUM AGE
<ul style="list-style-type: none"> — Non-registered plan/TFSA — RRIF/LIF transferred from another RRIF/LIF 	Before 85
<ul style="list-style-type: none"> — RRSP/LIA/locked-in RRSP — RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP 	71

Series guarantees

<p>Guarantee at Death²</p> <p>100% of all premiums invested in series funds</p>	<p>Guarantee at Maturity</p> <p>100% of all premiums invested in series funds</p>	<p>Maturity Date of the Guarantee</p> <p>Between the annuitant's 60th and 71st birthdays and at least 15 years after the date of the first purchase of fund units in the series</p>	<p>² Resets of the guaranteed minimum value (GMV)</p> <ul style="list-style-type: none"> — At maturity and at death: up to four times per year (upon request), until 15 years before the maturity date of the guarantee — After that: reset of the GMV at death once a year up to age 80 (upon request)
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FORLIFE SERIES

For lifetime guaranteed income



- ✔ Provides clients with a source of stable lifetime guaranteed income as well as access to the market value of their investments.
- ✔ Offers estate protection in the event of death.
- ✔ Allows clients to grow their savings while benefiting from protection for their retirement income against market downturns.

Fund Selection

Savings Stage

- Managed Solutions*
- Income Funds
- Diversified Funds
- Canadian and Global Hybrid Funds
- Canadian Equity Funds

Income Stage

- FORLIFE Guaranteed Maximum Income Fund
- FORLIFE Guaranteed Income & Growth Fund

To see all funds offered for the FORLIFE Series, refer to the document entitled *Fund Codes and Management Expense Ratios (F13-1000A)*.

* Each portfolio is composed of many underlying funds.

The FORLIFE Series gives you the choice between two stages:

1 Savings Stage:

Offers a minimum income guarantee³

2 Income Stage:

Offers FORLIFE lifetime guaranteed income

³ See *Product Summary* for details regarding the Savings Stage.



FORLIFE SERIES

For lifetime guaranteed income

SAVINGS STAGE

INCOME STAGE

Income Guarantee Investments in the Savings Stage for 10 years or more	Minimum income guarantee: 100% of all premiums invested for 10 years or + + 75% of all premiums invested for - 10 years } X Minimum Income Rate ⁴ Minimum income rate of 5% at age 65	FORLIFE Income The greater of: Minimum income guarantee or Market Value X Current Income Rate ⁵
Income Guarantee No investment in the Savings Stage for 10 years or more or Investments directly into the Income Stage	No minimum income guarantee applies	FORLIFE Income Market Value X Current Income Rate ⁵
Guarantee at Death	100% of all premiums invested in series funds	100% of all premiums invested in series fund
Guarantee at Maturity	75% of all premiums invested in series funds	75% of all premiums invested in series fund
Maturity Date of the Guarantee	December 31 of the year the annuitant turns 100	December 31 of the year the annuitant reaches age 100

Maximum Age for initial investment

Resets

CONTRACT TYPE	SAVINGS STAGE	INCOME STAGE	TYPE	SAVINGS STAGE	INCOME STAGE
— Non-registered plan/TFSA — RRIF/LIF transferred from another RRIF/LIF	Age 80	Age 90	Lifetime income	Not applicable	Automatic every three years
— RRSP/LIRA/locked-in RRSP — RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP	Age 71	Age 71	Guarantee at death	Upon request, once a year up to age 80	Not applicable

⁴ Rate varies based on the age your client begins receiving income. The minimum income rate schedule is fixed and is included in the contract.

⁵ The current income rate is reviewed periodically and is determined based on age, sex and interest rate levels. Once income payments have begun, income may only be adjusted upwards as a result of resets.

CHOOSE THE SERIES OF FUNDS

that fits your client's needs

We have prepared the grid below to help you determine which series of funds is best suited to your client's needs and profile. However, this is only a guide. Diversification and the advisor's good judgement are still necessary.

INVESTORS	Classic Series 75/75 and Prestige	Series 75/100 and Prestige	Ecoflex Series 100/100	FORLIFE ⁶ Series
1 Investors sensitive to investment fund fees	✓	✓		
2 Investors who are saving for something other than retirement	✓	✓	✓	
3 Investors interested in specialized markets	✓	✓		
4 Retired investors who are not anticipating any short-term withdrawals	✓	✓		
5 Investors accustomed to mutual funds	✓			
6 Investors who are growth-oriented and seeking to protect their capital at maturity		✓	✓	
7 Investors who are growth-oriented and seeking complete protection of their assets for their estate		✓	✓	✓
8 Conservative investors fearful of market downturns, preferring the security offered by GICs			✓	✓
9 Investors seeking lifetime guaranteed income				✓

▶ If savings are to be used to provide a retirement income, all series are suitable in the accumulation phase.

10 key takeaways

- The Classic Series 75/75 has the lowest fees, similar to those of mutual funds.
- The Classic Series 75/75 provides the greatest exposure to stock markets.
- The Classic Series 75/75 Prestige and Series 75/100 Prestige offer a lower management expense ratio in order to maximize investment growth. Significant assets must be invested in order to take advantage of this lower MER, but may also be grouped by family members living at the same address to facilitate eligibility.
- Series 75/100 is recommended for clients concerned with leaving money to their heirs.
- Series 75/100 allows for resets of the guaranteed minimum value at death before age 85.
- The Ecoflex Series 100/100 allows for up to four resets of the guaranteed minimum value at maturity and at death, at 15 or more years from the maturity date of the guarantee up to age 80.
- FORLIFE Series allows for resets of the guaranteed minimum value at death up to age 80.
- The Ecoflex Series 100/100 offers a guaranteed minimum value at maturity that can exceed 100% of investments.
- The Savings Stage of the FORLIFE Series offers a contractual minimum income guarantee that allows for savings growth while protecting retirement income from market downturns.
- The FORLIFE Series offers a stable, guaranteed income for life as well as access to market value if needed.

⁶ IAG SRP contracts issued as of November 24, 2014.

IAG Savings and Retirement Plan

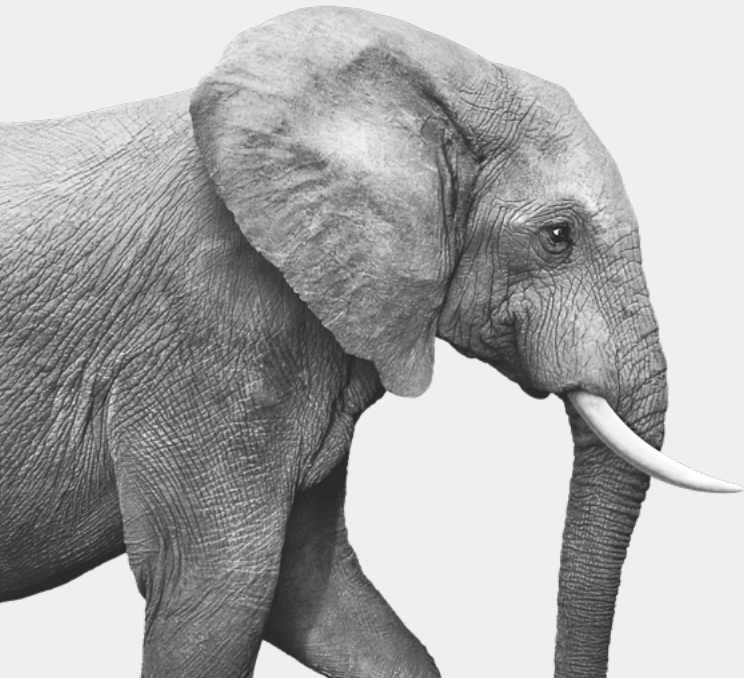
The perfect balance between performance and security throughout an investor's lifetime

**Classic Series
75/75**
and Prestige
preferential pricing

**Series
75/100**
and Prestige
preferential pricing

**Ecoflex Series
100/100**

**FORLIFE
Series**



Other marketing documents are available and can be given to your clients.

Find them in the Extranet Document Centre or order them today.

Advantages of segregated funds

- IAG Savings and Retirement Plan (F13-452A)

Investment options

- Solid backing for your retirement saving (F13-419A)

Prestige preferential pricing

- Give Prestige to your family (F13-992A)

Growth and estate protection combined

- Series 75/100 (F13-1044A)

Estate planning

- Do you know your parent's wishes? (F13-1043A)

INVESTED IN YOU.

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