

Systematic saving offers nothing but advantages!

A simple contribution made automatically every month will let you reach your savings goals, while giving you the following advantages:



More discipline

Your regular contributions make budget planning easier. Your savings grow without requiring too much effort.



Better returns

You invest early and often, leading to more growth for the same amount invested.



Peace of mind

You are less affected by market fluctuations and your savings steadily grow.



Personal control

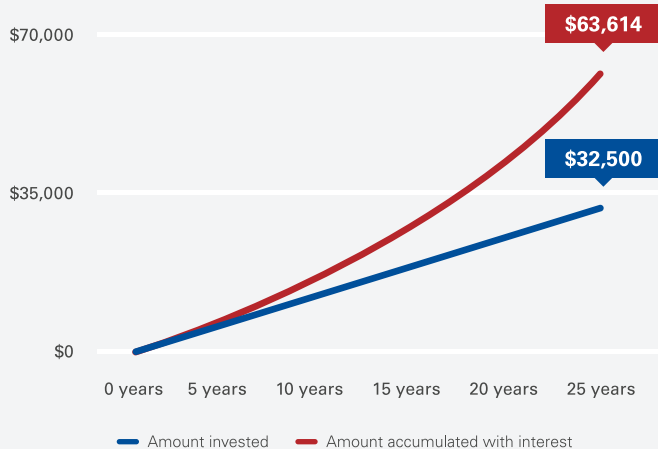
You manage your emotions that are too often the source of bad investment decisions.

Get your money working for you sooner, consistently. Sit back and enjoy the growth!

They say that time is of the essence... and it's no less true when it comes to your finances!

Here's how a mere \$25 a week can double over the years.

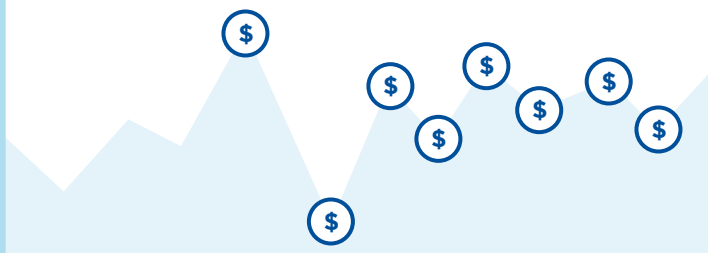
The amounts presented are for information purposes only. A hypothetical 5% constant return per year is used to illustrate the long-term compound growth of a regular investment. iA Financial Group cannot guarantee segregated fund returns. Be sure to know your level of risk tolerance in order to choose the investment option most suitable for you..



When and how much to invest? The famous question!

Choose an informed investment strategy

Eliminate the uncertainty that comes from market fluctuations with **dollar-cost averaging (DCA)** and stay on track to reach your savings goals.



A large amount invested **GRADUALLY**.

A large investment at a **BAD** time.



A large investment at a **GOOD** time.



Dollar-cost averaging (DCA)

This investment strategy reduces the risk caused by stock market fluctuations and capitalizes on long-term performance.

1 2 options:

You deposit an initial amount in the Money Market Fund DCA (minimum \$300)

or

You transfer the sums from a high interest savings account (minimum \$300).

2

You determine to which fund(s) and in what proportion the invested amount will be allocated.

3

You choose for what period the transfers will be made (minimum 2 months, maximum 12 months).

4

An amount is automatically transferred to the chosen fund(s) according to the selected frequency (weekly, bi-weekly or monthly).

This allows you to **reduce your average cost per share** based on market prices.

INVESTED IN YOU.