

## Series 75/100

GROWTH  
AND ESTATE  
PROTECTION  
COMBINED



## Series 75/100 now offers even more!

### The best offer on the market!

- **Enhanced 100% guarantee at death<sup>1</sup>:**
  - **Extended to deposits made before age 85**
  - **Annual reset available until age 85, a distinctive benefit on the market**
- 75% guarantee of deposits at maturity
- Access to one of the best fund lineups, no limits<sup>2</sup>
- Advantageous sales charge options for deposits made at age 80 and beyond<sup>3</sup>
- Access to all the benefits of segregated funds, including Prestige preferential pricing

<sup>1</sup> Previously, the limit was age 80. These changes also apply to new deposits and resets on contracts in force on October 7, 2019.

<sup>2</sup> To learn about all the funds offered in Series 75/100, refer to the *Fund Codes and Management Expense Ratios* (F13-1000A) document.

<sup>3</sup> For deposits made at age 80 onwards, only front-end load (FEL), charge back over 3 years (CB 3 years) and Class F (November 2019) are available.

## David, age 56, married, 3 children

David is a restaurant owner. Since he's the main breadwinner in the family, he wants to safeguard his family's financial situation and ensure his personal investments are protected in the event of death, lawsuit or bankruptcy.

He currently invests in mutual funds. He's increasingly concerned about the significant market fluctuations of recent years and how fast these changes happened. Right now he's looking not just to preserve his capital, but also to make it 100% secure in the event of his death.



Here's how a financial security advisor can help him achieve his growth and estate protection goals.

### David has \$140,000 to invest. Considering his needs, he chose, with his advisor:

- Segregated funds (\$100,000) in Series 75/100
- A high-interest savings account (\$40,000) to keep additional cash on hand to deal with the unexpected

### iA Financial Group's Series 75/100 lets him:

- ✓ Take advantage of market growth, knowing that his deposits are 100% protected at death
- ✓ Lock in his earnings to protect against market downturns through annual death benefit resets available until he turns 85
- ✓ Choose from a wide range of available funds that match his investor profile
- ✓ Avoid probate fees and delays<sup>4</sup> as the beneficiary payment is quick and confidential
- ✓ Protect his investments against creditors<sup>5</sup> in the event of lawsuit or bankruptcy
- ✓ Protect himself in the event of non-insurability (no medical exam required)
- ✓ Pool his assets with those of his family members living with him to take advantage of potential savings on management fees through Prestige preferential pricing (total assets >\$300,000)

<sup>4</sup> May vary by province (outside Quebec).

<sup>5</sup> Conditions apply.

## Setting up for success with resets!

Let's go back to David's example and see how resets alone justify his decision to invest in Series 75/100.

- This key benefit locks in the earnings on his investment funds in the event of market fluctuations. Whichever way the markets go, the guaranteed value at death is protected and can only increase!
- At his death, his beneficiaries will be paid the greater of his funds' market value or the value of his guarantee at death after resets.
- Through you, David has the option to reset once per calendar year until he turns 85.



## See how resets prove their worth

David made an initial deposit of \$100,000 in a Series 75/100 segregated fund.<sup>6</sup>

 \$100,000



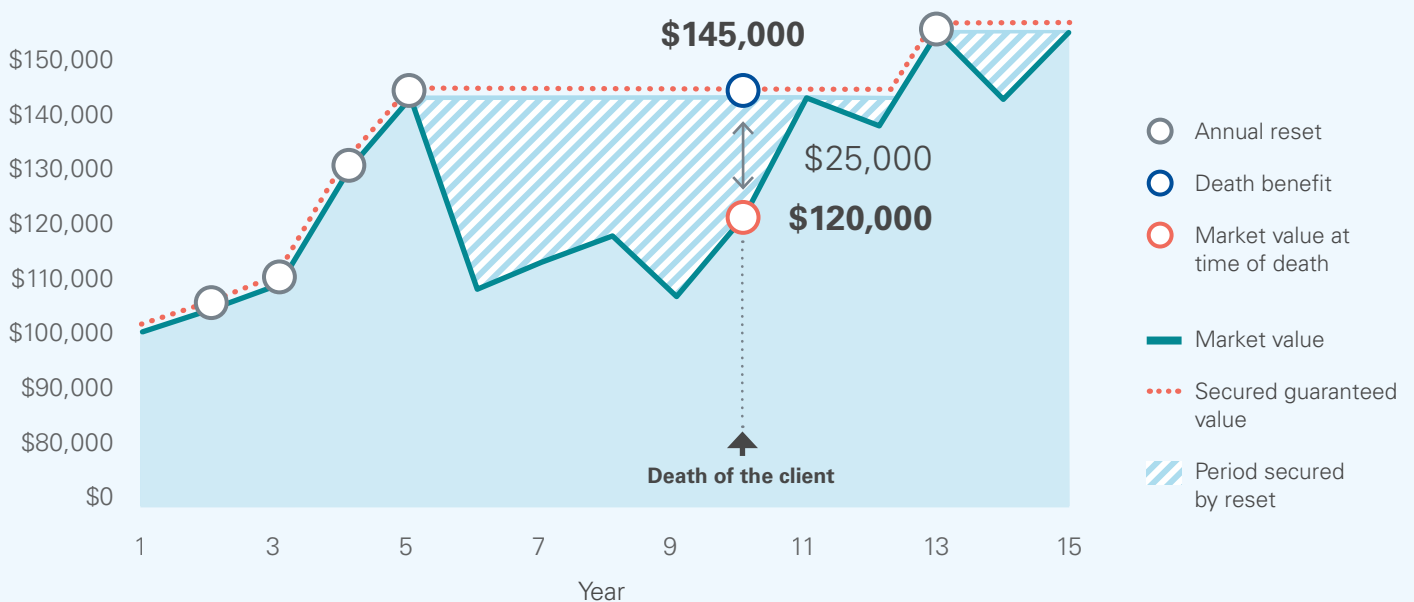
 Reset

You did a reset to lock in his gains each year in which it was favourable. You did this using the reset e-tool in the Advisor Centre.

If David were to pass away in year 10

At his death, \$145,000 would be paid to his spouse (designated beneficiary), i.e. the amount of the last reset in year 5. This is a significant increase over the fund's current market value of \$120,000.

 \$145,000 locked in



<sup>6</sup> Hypothetical curve for illustrating the reset only.

**With the reset e-tool,  
it takes 30 seconds  
to make a difference!**

Designed to make your work easier and help you make the most of your time.

- 1 Allows for electronic resets on a contract-by-contract basis or for multiple contracts at the same time
- 2 Resets can be scheduled annually, providing peace of mind
- 3 Showcases your advisory role by sending a personalized confirmation to the client!

Français

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**CAUTION!**

- Series 75/100 and Series 75/100 Prestige allow for one (1) reset per calendar year.
- The value of the investment funds could be higher or lower at the time of the transaction.
- Reset now** takes precedence over a frequency scheduled for later in the year. The frequency will be carried over to the next.

**Reset now** Choose an annual frequency

Value of the investment funds as at August 22, 2019


Name  Contract

The contracts listed below are now eligible for a reset of the death benefit guarantee. Gap

<input type="checkbox"/>	Name	Contract	Series	Next reset	Investment funds	Death benefit guarantee	Gap
<input checked="" type="checkbox"/>	STUART, RERERE	1234567890	Series 75/100 Prestige	No frequency	\$7,510.40	\$7,040.00	6.68%
<input checked="" type="checkbox"/>	KRUGER, JAMES	9876543210	Series 75/100	No frequency	\$7,849.84	\$7,500.00	4.66%

I confirm that I have obtained authorization from my clients before requesting this transaction.

**Confirm**


iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

Whether your clients are self-employed, business professionals, retirees or critical illness survivors, Series 75/100 provides a range of benefits to meet their different needs:

**Estate protection**

- Leaves an inheritance to their loved ones
- Protects against market downturns with 100% guarantee at death and resets
- Protects their investments in the event of legal proceedings or bankruptcy
- Provides coverage in the event they are not insurable

**Growth and peace of mind**

- Maximizes capital growth
- Avoids long, costly settlement periods that are stressful for their loved ones
- Simplifies tax management, as iA produces all the tax forms for your clients' tax returns

**INVESTED IN YOU.**

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