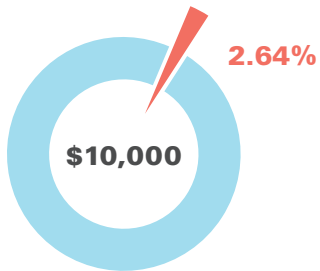




# Better understand segregated fund fees



All investments have management fees. It's important to understand what these fees include.

Example investment: **\$10,000**  
Management fees<sup>1</sup>: **2.64%**<sup>2</sup>



**iA Financial Group** strongly believes that investment choices require sound advice and transparency in every respect.



<b>\$107</b> (1.07%)	Fund management	<ul style="list-style-type: none"> <li>– Portfolio management and investment selection</li> <li>– Performance monitoring</li> <li>– Investment research and development</li> </ul>
	Operating expenses	<ul style="list-style-type: none"> <li>– Customer support and digital services</li> <li>– Regulatory filing fees (legal, accounting, etc.)</li> <li>– Bookkeeping fees</li> </ul>

<b>\$100</b> (1.00%)	Professional financial advice and agency fees	<ul style="list-style-type: none"> <li>– Understanding of financial needs</li> <li>– Setting of financial goal(s)</li> <li>– Regular and ongoing goal assessments</li> <li>– Compliance and monitoring of transactions</li> <li>– Professional development and licences</li> </ul>
-------------------------	---	--

<b>\$25</b> (0.25% <sup>3</sup> )	<b>Advantages of segregated funds</b>	<ul style="list-style-type: none"> <li>– Capital protection upon maturity or death</li> <li>– Protection of investment gains through resets<sup>4</sup></li> <li>– Possibility of avoiding probate fees</li> <li>– Quick settlement in case of death</li> <li>– Possible creditor protection<sup>5</sup></li> </ul>
--------------------------------------	---------------------------------------	---

<b>\$32</b> (0.32%)	Sales taxes	<ul style="list-style-type: none"> <li>– Applicable government taxes</li> </ul>
------------------------	-------------	---

\* As at August 31, 2017  
<sup>1</sup> Fees deducted from the assets of each fund at the valuation date  
<sup>2</sup> Diversified funds, Classic Series 75/75, IAG SRP  
<sup>3</sup> May vary based on funds and series chosen  
<sup>4</sup> Other fees will apply with Series 75/100, 100/100 and FORLIFE  
<sup>5</sup> Certain conditions apply

# The main benefits of segregated funds

- Capital protection upon maturity or death
- Protection of investment gains through resets<sup>1</sup>
- Possibility of avoiding probate fees<sup>2</sup>
- Quick settlement in case of death
- Possible creditor protection<sup>3</sup>
- Simplicity in tax reporting
- Possibility of receiving a lifetime guaranteed income<sup>4</sup>

The benefits of segregated funds coupled with the valuable advice of a financial security professional brings **peace of mind** while stimulating the **growth of wealth**

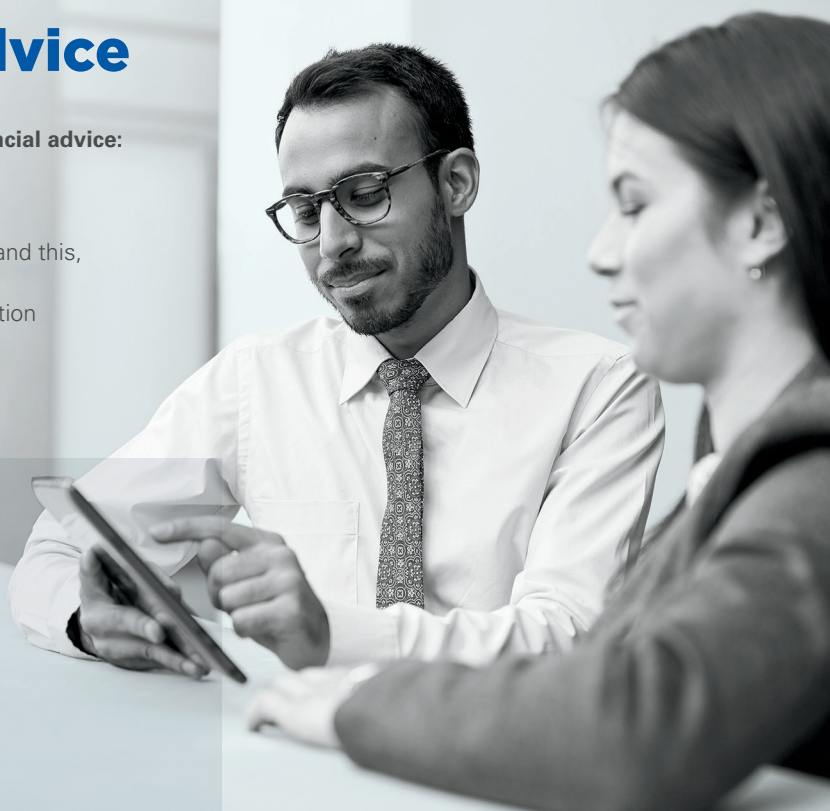
## The added value of advice

Your financial advisor will provide you with professional financial advice:

- Understand your financial needs
- Help you to determine your savings goal(s)
- Help you to assess your progress towards your objectives and this, on a regular and ongoing basis
- Help you to find your way through the mountain of information you will face
- Guide you in times of market turmoil

"Financial advisors help people increase their wealth... and the longer people have advice, the more their investments grow."<sup>5</sup>

**3.9x** over 15+ years



<sup>1</sup> Available with Series 75/100, 100/100 and FORLIFE

<sup>2</sup> Probate fees may vary based on the province of residence and personal situation of each client

<sup>3</sup> Certain conditions apply

<sup>4</sup> Lifetime guaranteed income available with the FORLIFE Series

<sup>5</sup> Center for Interuniversity Research and Analysis of Organizations, 2016



INVESTED IN YOU.