

# PRESTIGE

PREFERENTIAL  
PRICING



ACCELERATE  
YOUR GROWTH  
POTENTIAL

## PRESTIGE PREFERENTIAL PRICING, EVEN MORE REWARDING.

Did you know that market fluctuations aren't the only factor that can affect your investment returns? Investment fund management fees can have an impact too.

With a qualifying asset level, Prestige preferential pricing offers reduced management fees on the IAG SRP Classic Series 75/75 and 75/100 and on My Education+ so you can earn higher returns on your investments.

Recognizing that you're a disciplined investor, iA Financial Group offers two levels of fee reductions, depending on your asset level:



### **Prestige 300**

\$300,000 to \$499,999  
in assets

Management fees  
reduced by up to 0.47%<sup>1</sup>



### **Prestige 500**

\$500,000 or more  
in assets

Management fees  
reduced by up to 0.62%<sup>1</sup>

You automatically qualify for Prestige pricing as soon as the total value of your iA individual savings equals or exceeds one of the two eligibility thresholds. Talk to your advisor to find out more.

<sup>1</sup> As at October 23, 2023, will vary based on the funds selected. The fee reduction applies to IAG SRP Classic Series 75/75 and 75/100 and to My Education+. iA Financial Group reserves the right to modify Prestige preferential pricing fee reductions without notice.

# BOOST YOUR ASSET GROWTH

## Significant fee reductions from the very first year!

Two investment scenarios<sup>2</sup>:

- Total assets of \$350,000
- Net annualized return of 4.06%<sup>3</sup> without Prestige pricing
- With the **Prestige 300** fee reduction, your net annualized return is 4.48%



1ST YEAR + \$1,457

OVER 10 YEARS + \$21,229

OVER 20 YEARS + \$64,499

- Total assets of \$550,000
- Net annualized return of 4.06%<sup>3</sup> without Prestige pricing
- With the **Prestige 500** fee reduction, your net annualized return is 4.62%



1ST YEAR + \$3,055

OVER 10 YEARS + \$44,769

OVER 20 YEARS + \$136,948

<sup>2</sup> Amounts shown are for information purposes only. iA Financial Group cannot guarantee segregated fund returns. Be sure you know your risk tolerance so you can choose the best investment option for you.

<sup>3</sup> Invested in the Classic Series 75/75 Diversified Opportunity (iA) Fund with net annualized return of 4.06% since the launch of the IAG Savings and Retirement Plan in January 2011.



# TWO WAYS TO QUALIFY

## Individually

As soon as the value of your assets equals or exceeds either eligibility threshold, Prestige pricing is applied automatically.

### Example:

Amanda, 48 years old  
\$300,000

Prestige pricing, **level 300**  
applies automatically

## As a family grouping

You may qualify as part of a family grouping even if you don't qualify as an individual.

As a family grouping, your assets are pooled with the assets of family members living at the same address. **Each member of the group receives the fee reduction for the group's Prestige level.**

### Example:

Rachel, 39 years old \$280,000	Paul, 42 years old \$210,000
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Eli, 18 years old \$10,000	<b>Total:</b> <b>\$500,000</b>
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Prestige pricing, **level 500**  
applies to all family grouping assets.

## SHARE THE BENEFITS WITH YOUR EXTENDED FAMILY!

Whether you qualify individually or as part of a family grouping, you can share Prestige with your extended family, regardless of their asset level or place of residence.

Contact your advisor to create a family grouping.



# THE ADVANTAGES OF SEGREGATED FUNDS AND PRESTIGE PREFERENTIAL PRICING: THE BEST OF BOTH WORLDS



4 Certain conditions apply. Talk to your advisor.


5 Probate fees may vary based on each client's personal situation and province of residence.



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To learn more:

 [ia.ca/prestige-series](https://ia.ca/prestige-series)



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## INVESTED IN YOU.

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1-844-442-4636

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