

## Your future is in good hands

It takes discipline to save, regardless of your reasons for saving. When you save for retirement, it's essential to choose a reliable partner to ensure a worry-free retirement.

iA Financial Group, a century-old company, is the ideal choice, since it's recognized for its financial strength. The fourth largest life and health insurance company in Canada, iA Financial Group is a leader in the field of financial products and services<sup>1</sup>.

## Some facts

- **32% of people between the ages of 45 and 64** have no retirement savings<sup>2</sup>.
- **74% of Canadians** admit they don't have a plan in place to cover the long-term care they may need in retirement<sup>3</sup>.
- If they could turn back the clock, **23% of retirees** would consider getting more retirement planning advice<sup>4</sup>.
- **32% of workers** have as one of their retirement plans to help their children and grandchildren financially<sup>5</sup>.
- **44% of workers** believe they will have enough income in retirement to live the way they want<sup>6</sup>.

## Investment vehicles helping you reach your goals at any stage of your life

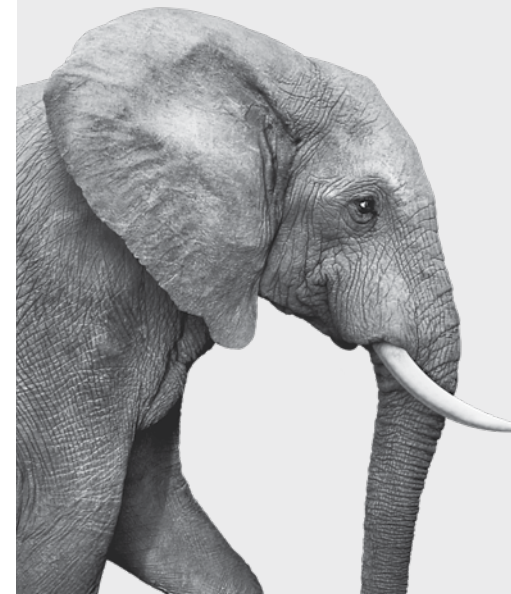
- Non-registered savings plan
- TFSA: Tax-Free Savings Account
- RRSP: Registered Retirement Savings Plan
- FHSA: First Home Savings Account
- LIRA: Locked-In Retirement Account
- RRIF: Registered Retirement Income Fund
- LIF: Life Income Fund

## Security, a key attribute

Our investment vehicles has safety nets to ensure that your plans are successful and you reach your objectives:

- Capital protected up to 100% against market fluctuations and a guaranteed minimum value that may reach or exceed the amounts invested
- Possibility of a lifetime guaranteed income
- Possibility of credit protection for your investments
- Choice of beneficiary(ies) to facilitate the transfer of the amounts saved
- Rapid settlement in the event of death
- Under the CID benefit (contribution in the event of disability), which you can subscribe to within your contract, the company will cover your RRSP contributions in the event of a disability

To learn more about our investment options or to determine your investor profile and financial goals, contact your financial advisor today.



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## IAG Savings and Retirement Plan

SOLID BACKING  
FOR YOUR  
RETIREMENT  
SAVINGS



## INVESTED IN YOU.

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

1-844-442-4636

ia.ca



1 LIMRA, 2022  
2 Advisor, 2018  
3 Léger Survey  
4, 5 Mackenzie, 2021  
6 Investment Executive, 2022



## Invest with us!

For all your saving and retirement needs, iA Financial Group offers you a flexible range of products to maximize your savings.

One of the main advantages of our investment options is that they always combine the following four advantages:

1. Security
2. Flexibility
3. Diversification
4. Performance

Thanks to the investment vehicles and the retirement income options available through our products, you can build a personalized savings plan in sync with your current and future needs. Ask your advisor to find out about our vast range of investment funds and see which ones will help you reach your financial objectives. So you can maximize the return on your savings and maintain a certain control over your investments.

**Several options are available to you!**

### Investment options

Guaranteed Interest Funds	Managed Solutions	Other Funds
<ul style="list-style-type: none"> <li>- Guaranteed Interest Fund</li> <li>- Fixed-rate terms:               <ul style="list-style-type: none"> <li>- 1 month, renewable</li> <li>- 1 year to 5 years</li> <li>- 10 years</li> </ul> </li> <li>- Daily Interest Fund+</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>- Capital 100% guaranteed</li> <li>- Guaranteed interest</li> <li>- Redeemable at any time, in part or in whole*</li> <li>- Reduces risks associated with market volatility and improves portfolio diversification</li> </ul> <p><small>* Fees may apply if withdrawals are made before the maturity date.</small></p>	<ul style="list-style-type: none"> <li>- Focus Funds</li> <li>- Selection Funds</li> <li>- Diversified Funds</li> <li>- Global Asset Allocation Funds (iAIM)</li> <li>- SRI Funds (Inhance) – ESG Funds</li> <li>- Indexia Funds (index solution)</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>- Capital guaranteed to 75% or 100% (based on the choice)</li> <li>- Families of portfolios composed of underlying funds chosen for the expertise of their managers and to optimize diversification</li> <li>- Designed to make your life easier while respecting a level of risk that respects your saving profile</li> <li>- Access to a multi-management approach (different management styles) and to several renowned managers, ensuring a well-diversified portfolio</li> </ul>	<ul style="list-style-type: none"> <li>- ESG funds</li> <li>- Canadian equity funds</li> <li>- U.S., International and Global equity funds</li> <li>- Specialty funds</li> <li>- Hybrid funds</li> <li>- FORLIFE SERIES- Income Stage</li> </ul> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>- Capital guaranteed to 75% or 100% (based on the choice)</li> <li>- Competitive management fees</li> <li>- Management of our funds entrusted to highly qualified teams such of renowned portfolio managers as: iA Global Asset Management, Wellington Management, PIMCO, Fidelity Investments, Dynamic, Loomis Sayles, Jarislowsky Fraser and many others</li> </ul>
High Interest Savings Account		
<p>Simple, accessible, risk-free</p> <p><b>Features</b></p> <ul style="list-style-type: none"> <li>- Designed to provide you with an element of liquidity in your portfolio that generates a risk-free return</li> <li>- No fees, no minimum balance</li> <li>- Capital 100% guaranteed</li> <li>- Redeemable in whole or in part at any time</li> </ul>		

### Contribution options

Pre-authorized debit (PAD)	RRSP Loan	Investment Loan
<p><b>Features</b></p> <ul style="list-style-type: none"> <li>- Fixed amounts withdrawn from your bank account to spread out the average cost of the investment by distributing it over a full year</li> <li>- Lets you obtain a lower average cost</li> <li>- Available in registered investments (RRSPs, TFSAs and RESPs) and non-registered investments</li> </ul>	<p><b>Features</b></p> <ul style="list-style-type: none"> <li>- An amount of up to \$50,000, which allows you to contribute the maximum or take advantage of unused contribution room</li> <li>- The first payment can be deferred for up to 120 days, repayable at any time without penalty</li> </ul>	<p><b>Features</b></p> <ul style="list-style-type: none"> <li>- Up to \$300,000</li> <li>- Increases the impact of returns</li> <li>- Available for non-registered contracts</li> </ul>