

PRESTIGE

PREFERENTIAL
PRICING



ACCELERATE
YOUR GROWTH
POTENTIAL

Eligibility Guide and FAQ

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IMPORTANT INFORMATION ABOUT THIS GUIDE

This guide is a reference tool intended for the exclusive use of advisors. Its purpose is to outline the main characteristics of Prestige preferential pricing offered by Industrial Alliance Insurance and Financial Services Inc. (hereafter "iA Financial Group"). Please refer to the contract for more information on the features or to confirm specific details. In the event of a discrepancy between this guide and the contract, the terms of the contract prevail.

The information provided herein does not constitute financial, tax or legal advice. Investors should always consult a licensed financial advisor before making any investment decisions.

We recommend that you invite your client to consult their independent legal and financial advisors concerning the tax and financial impacts of segregated funds.

The information contained herein may not reflect all the terms, conditions and risks of investing in segregated funds. Please read the *Information Folder* and the *Fund Facts* document for more details on the specific risks of investing in segregated funds.

PRESTIGE PREFERENTIAL PRICING

Recognizes the savings efforts of clients who reach the required asset thresholds by granting them a reduction in management fees.

General rules applicable to individuals and groupings

The Prestige preferential pricing (“Prestige pricing” or “Prestige”) is characterized by reduced management expense ratios and offers the same fund options and the same guarantees as the corresponding regular series (Classic Series 75/75, Series 75/100 and the My Education+ product).

Eligibility

Prestige preferential pricing is for investors or group members whose individual savings assets with iA Financial Group (“assets” or “investments”)¹ are equal to or greater than the Prestige eligibility thresholds.

iA Financial Group offers its clientele two levels of reductions:



Your clients qualify for the **300 level** as soon as the total value of their individual savings assets with iA Financial Group reaches an amount between \$300,000 and \$499,999. If the value reaches \$500,000 or more, clients qualify for the **500 level**, which reduces management fees even further.

The total market value of a client’s or grouping’s assets must remain at or above these levels to qualify for Prestige pricing’s reduced management expense ratios.

If the value of assets falls below one of the eligibility thresholds due to a market downturn, your client will continue to benefit from Prestige pricing at their current level.

However, if the reduction in value is caused by one or more redemptions, you will be notified and be given sufficient time to contact your client to evaluate options to maintain Prestige pricing (see the [Disqualification](#) section).

¹ Investments are defined as the assets in individual savings contracts held by an individual or members of a grouping that are used to calculate eligibility for Prestige pricing.

Contract assets and series/products eligible for reduced management fees

Assets eligible for Prestige pricing are the assets in any of the contracts listed in the table below (including those in several earlier segregated fund products).

Products	Series	Assets considered for eligibility	Eligible for Prestige 300 & Prestige 500 reduced management fees
IAG SRP	Classic 75/75	Yes	Yes
	75/100	Yes	Yes
	Ecoflex 100/100	Yes	No
	FORLIFE	Yes	No
	Ecoflex <i>extra</i>	Yes	No
My Education+		Yes	Yes
Diploma		Yes	No
My Education		Yes	No
Ecoflex		Yes	No
Ecoflex<i>extra</i>	Classic 75/75	Yes	No
	Guaranteed Surrender	Yes	No
SFER-II		Yes	No
RSP		Yes	No
Ultraflex 2		Yes	No
RPP		Yes	No
Apex		Yes	No
Equivest		Yes	No

An individual's assets include the assets of contracts for which the same individual is:

- The applicant (individual contract), or
- A co-applicant (joint contract: co-ownership, co-applicant, joint subscriber), or
- The annuitant on a contract held by a corporation, a company or another type of entity, or
- The shareholder of a company holding a contract (applicable to Prestige groupings only)

All assets invested in segregated funds (IAG Savings and Retirement Plan, Ecoflex, Ecoflex*extra*, My Education+, Diploma and My Education RESPs (including daily interest funds+ (DIF+), High Interest Savings Account (HISA) and Guaranteed Interest Funds (GIF)) are used to calculate the client's total assets. However, the interest incurred on DIF+s, High Interest Savings Account and GIFs, as well as pending transactions for which the number of units has not yet been determined, are not included.

Management expense ratio reduction

When a client is eligible, the reduction is **only** applicable to assets held in funds in the IAG SRP Classic Series 75/75, Series 75/100 and the My Education+ product. iA Financial Group (the "Company") automatically transfers the fund units to the corresponding funds in the Prestige 300 or 500 series. The transfer has no tax implications for the client.

Although the funds offered in Classic Series 75/75 Prestige and Series 75/100 Prestige are the same as the regular series, the management expense ratios and fund codes differ. Please review the *Fund Codes and Management Expense Ratios* ([F13-1000A](#)) or the *Fund Facts*, which are available in the Document Centre of the Advisor Centre.

Tax treatment of fee reductions (non-registered investments)

Prestige preferential pricing offers tax advantages to anyone with substantial assets in non-registered investments. Unlike some other institutions, the management fee reduction is not taxable annually because it is included in the fee. Taxation is deferred until the time of redemption and taxed as a capital gain.

This advantage is not offered by companies that offer a reduction in the form of a credit through the purchase of additional units. Note that gains and income generated by the funds remain taxable annually.

Eligibility process

Eligibility is confirmed automatically for both individual and active groupings. **As an advisor, you have no action to take.** All Prestige pricing transactions are done automatically to make your work easier.

Verification is done on a **weekly basis** to identify eligible individuals and grouping members. When an individual or a grouping member is eligible, fund units held in Classic Series 75/75, Series 75/100 or My Education+ product are automatically transferred to the corresponding Prestige series to which the reduced management expense ratios apply.

Welcome letter and confirmation of transaction

Following the transfer to the Prestige series, the client is sent a welcome letter and a confirmation of transaction, and you receive a copy as well. These transactions have no tax implications for your client and do not affect the established guarantee values in these two series or the My Education+ product.

Administrative rules for contract types

Administrative rules for individuals

The client's social insurance number (SIN) is the key element linking an individual's contracts. In general:

- Person: applicant's SIN (individual contracts and joint contracts)
- Corporation: annuitant's SIN

Administrative rules for Prestige groupings

- All grouping members benefit from Prestige pricing when assets of the group owner and participating members reach \$300,000 or \$500,000.
- The group owner's assets are included in calculating Prestige pricing eligibility once the owner has provided consent. The other group members must be relatives of either the owner or the owner's spouse.
- The assets of members residing at the same address as the owner can be included in calculating the grouping's Prestige pricing eligibility once their consent has been provided.
- Assets of members residing at a different address from the group owner cannot be included in Prestige pricing eligibility.

To qualify for Prestige pricing, the individual included in the grouping must be:

- The annuitant of a contract held by a corporation, a company or another type of entity, or
- The shareholder of a company holding a contract, or
- The applicant (individual contract), or
- A co-applicant (joint contract)

CASE STUDIES

Individual eligibility

a) Individual contracts:

Individual contracts may qualify for the reduction when the total market value of an individual's or grouping's eligible assets is equal to or higher than either \$300,000 or \$500,000.

Eligible assets are defined as:

- **Individual:** Client assets in one or more individual savings contracts that qualify for Prestige pricing eligibility
- **Grouping:** Assets of the group owner and participating members

Rules specific to a contributing spouse

RRSP and RRIF contracts where the individual is the spousal contributor are not eligible. For a grouping, if the applicant and the spousal contributor are both members of the same eligible grouping, the contract may qualify for Prestige pricing.


Individual example #1:

Louisa's case:

- Louisa has individual contracts with iA
- Total market value: \$375,000

Is Louisa eligible for Prestige pricing?



Type	Product Series	Market value	Prestige level
Individual contract – Louisa	IAG SRP – Series 75/100	\$300,000	
Individual contract – Louisa	Ecoflex	\$75,000	n/a
Louisa's eligible assets for PRESTIGE		\$375,000	

The total assets of contracts held by Louisa as applicant are \$375,000, which means she is eligible for Prestige **level 300** pricing. The reduced management expense ratios are applied to her investments in the IAG SRP Series 75/100 in the amount of \$300,000.

b) Joint contracts (co-ownership, co-applicant, joint subscriber):

- The total market value of joint contracts must be \$300,000 or \$500,000 or higher
- The co-applicants are **the same two individuals**

The joint contracts are used to determine the total eligible assets for each co-applicant. However, reduced management expense ratios may not be applicable to these contracts or a different eligibility threshold may apply.



For the purposes of calculating market value, joint contracts can be included if the co-applicants are the same two individuals.

Individual example #2:

Let's look at an example of spouses who have both individual and joint contracts.

- Louisa has individual contracts with iA
- Market value: \$175,000
- Louisa and Paul have two joint contracts with iA
- Market value: \$350,000

Is Louisa eligible for Prestige pricing?

Type	Product Series	Market value	Prestige level
Individual contract – Louisa	IAG SRP – Series 75/100	\$100,000	
Individual contract – Louisa	Ecoflex	\$75,000	n/a
Joint contract – Louisa & Paul	IAG SRP – Classic Series 75/75	\$300,000	
Joint contract – Louisa & Paul	My Education	\$50,000	n/a
Louisa's eligible assets for PRESTIGE		\$525,000	

The total assets of the contracts held by Louisa as applicant, co-applicant and co-subscriber total \$525,000, making her eligible for **Prestige 500** pricing on one of her individual contracts. The management fee reduction applies to her individual investments in IAG SRP Series 75/100 in the amount of \$100,000.

Louisa is also eligible for **Prestige 300** pricing on her joint contracts with Paul, since assets total \$350,000. The management fee reduction applies to her investments held jointly with Paul in IAG SRP – Classic Series 75/75 in the amount of \$300,000.

Her joint contracts helped her qualify for Prestige 500 as an individual. However, to qualify for Prestige 500 level pricing on her joint contract with Paul, Louise must form a family grouping with Paul.

c) Contract held by a corporation, a company or other type of entity:



To determine eligibility of a contract held by a corporation, a company or other type of entity, the market value must be \$300,000 or \$500,000 or higher for contracts where the same individual or group members participating in grouping eligibility is/are:

- The annuitant on a contract held by a corporation, a company or another type of entity, or
- The shareholder of a company holding a contract (for groupings only), or
- The applicant (individual contract), or
- A co-applicant (joint contract: co-ownership, co-applicant, joint subscriber)

Individual example #3:

Let's look at an example of spouses who have individual, joint and corporate contracts.

- John has an individual contract with iA
- Market value: \$100,000
- Kristin and John have a joint contract with iA
- Market value: \$75,000
- John has a contract with iA for each of his companies for which he is the annuitant
- Market value: \$600,000

Type	Product Series	Market value	Prestige level
Individual contract – John	IAG SRP – Series 75/100	\$100,000	
Joint contract – John & Kristin	Ecoflex	\$75,000	n/a
Company A contract – John (annuitant)	IAG SRP – Ecoflex Series	\$300,000	n/a
Company B contract – John (annuitant)	IAG SRP – Classic Series 75/75	\$300,000	
John's eligible assets for PRESTIGE		\$775,000	

The total assets of contracts held by John as applicant, co-applicant and annuitant of his corporate contracts are \$775,000, which means he is eligible for Prestige **level 500** pricing. The reduced management expense ratios are applied to his individual investments in the IAG SRP Series 75/100 for a total of \$100,000 and on Company B's investments of \$300,000 in the Classic Series 75/75 for which John is the annuitant.



Eligibility through family or corporate grouping

To make it easier for your clients to reach the eligibility thresholds, you can help your clients create a family grouping to combine their assets with those of family members who reside at the same address. Each member will benefit from reduced fees for the corresponding Prestige level (300 or 500)—an advantage they can even share with extended family, regardless of their place of residence and asset level.

Rules specific to Prestige groupings

The assets from the joint contract of a co-applicant who is a group owner or a participating group member are included in grouping eligibility whether the other co-applicant is part of the grouping or not.

Joint contracts with the same two co-applicants will qualify for preferential pricing when their total market value of their assets reaches \$300,000 or \$500,000.

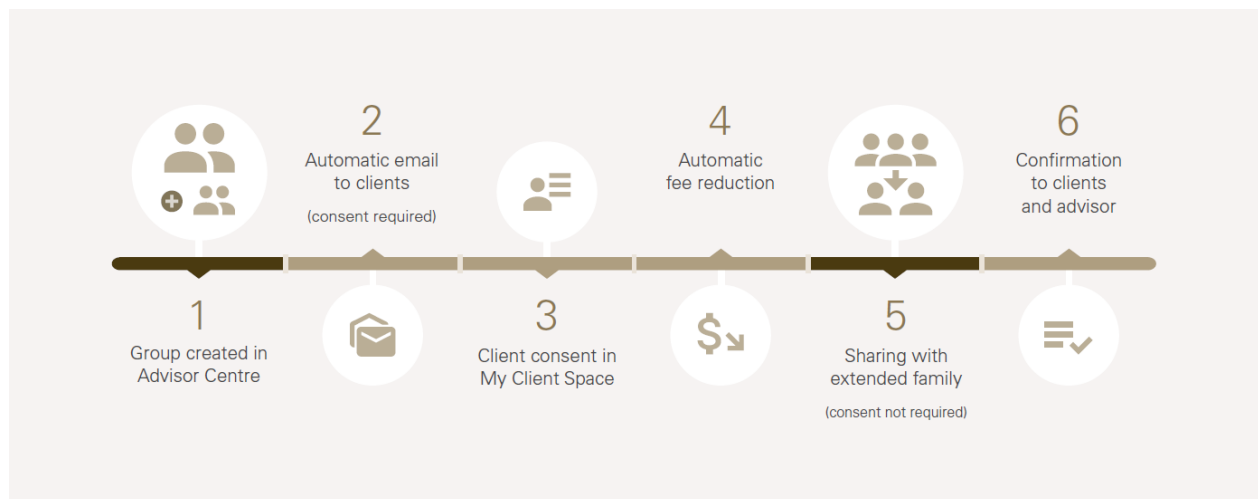
The joint contracts of a co-applicant who is part of an eligible grouping but whose total asset market value is less than \$300,000 will only qualify for preferential pricing if the other co-applicant is part of the grouping.

Creating or adding to a grouping

A simple process completed in less than three minutes

An intuitive electronic tool is available in the Tools section when you access a client contract in the Advisor Centre. This tool allows you to create a family grouping in less than three minutes, no matter where you happen to be.

See the tutorial in the [GROUPING TOOL - TUTORIAL](#) section.



CASE STUDIES

Family grouping eligibility

Family grouping example #1


(Client already eligible as an individual creates a grouping to share with his family.)

Jack's case:

- Jack has individual contracts with iA
- Total market value: \$325,000

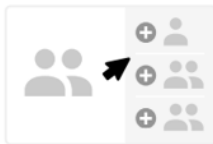
Is Jack eligible for Prestige pricing?





Type	Product Series	Market value	Prestige level
Individual contract – Jack	IAG SRP – Series 75/100	\$250,000	
Individual contract – Jack	Ecoflex	\$75,000	n/a
Jack's eligible assets for PRESTIGE		\$325,000	

The total assets of contracts held by Jack as applicant are \$325,000, which means that he is eligible for Prestige **level 300** pricing. The reduced management expense ratios are applied to his individual investments in the IAG SRP Series 75/100 in the amount of \$250,000.

With the help of his advisor, Jack can then create his own Prestige grouping to include all the members of his grouping, who will benefit from Prestige **level 300** pricing regardless of their asset levels with iA.



Jack adds his mother Frances, who has a contract invested in Series 75/100, to his grouping, as well as his sister Julia, who contributes to a My Education+ RESP with her son as beneficiary. The two new members now qualify for Prestige **level 300** pricing even though they would not qualify individually based on their asset levels.

Type	Product Series	Market value	Prestige level
Individual contract – Frances	IAG SRP – Series 75/100	\$70,000	
Individual contract – Julia	My Education+	\$35,000	
Eligible assets of Jack's grouping for PRESTIGE		\$325,000	

Family grouping example #2

(Two spouses not eligible individually but eligible by combining their assets in a grouping to share the benefits of Prestige pricing with family.)

Jerome and Sandy's case:

- Jerome and Sandy both have individual contracts with iA
- Total market value of Jerome's contracts: \$185,000
- Total market value of Sandy's contracts: \$160,000



Is Jerome eligible for Prestige pricing?

Type	Product Series	Market value	Prestige level
Individual contract – Jerome	IAG SRP – Series 75/100	\$160,000	None
Individual contract – Jerome	My Education+	\$25,000	None

Is Sandy eligible for Prestige pricing?

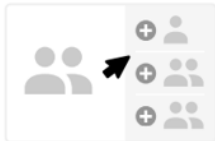
Type	Product Series	Market value	Prestige level
Individual contract – Sandy	IAG SRP – Series 75/100	\$135,000	None
Individual contract – Sandy	My Education+	\$25,000	None



With the help of his advisor, Jerome created his own Prestige grouping and added his spouse, Sandy. Since they both provided consent for their assets to be included in their grouping's eligibility, here is the new picture of their assets with iA.

Type	Product Series	Market value	Prestige level
Individual contract – Jerome	IAG SRP – Series 75/100	\$160,000	
Individual contract – Jerome	My Education+	\$25,000	
Individual contract – Sandy	IAG SRP – Series 75/100	\$135,000	
Individual contract – Sandy	My Education+	\$25,000	
Eligible assets of Jerome's grouping for PRESTIGE		\$345,000	

They now benefit from Prestige **level 300** pricing and can add relatives who have contracts with iA to share the benefits of Prestige with them.



Jerome then adds his brother, Sebastian, as well as Melissa, Sandy's sister, and her spouse, Patrick, to his grouping. Here are the new members of Jerome's grouping:

Type	Product Series	Market value	Prestige level
Individual contract – Sebastian	IAG SRP – Series 75/100	\$55,000	
Individual contract – Melissa	IAG SRP – Series 75/100	\$65,000	
Individual contract – Patrick	IAG SRP – Series 75/100	\$45,000	

All the members of Jerome's grouping can now benefit from Prestige **level 300** pricing regardless of their asset level and place of residence.

Grouping example #3 – Corporate contract

(The client is the shareholder of a company, creates a grouping, becomes eligible with the assets of the company contract combined with his own and shares the benefits of Prestige pricing with his family.)

Matthew's case:

- Matthew has two individual savings contracts with iA
- Total market value of Matthew's contracts: \$85,000

Is Matthew eligible for Prestige pricing?






Type	Product Series	Market value	Prestige level
Individual contract – Matthew	IAG SRP – Series 75/100	\$60,000	None
Individual contract – Matthew	My Education+	\$25,000	None

Individually, Matthew is not eligible for Prestige since he meets neither of the two eligibility thresholds. Since he is a shareholder, but not an annuitant under the Company A contract, he cannot use the company's contract assets to become eligible on an individual basis.






However, by creating a grouping, the assets of the company for which Matthew is a shareholder could be included in the eligibility calculations of his Prestige grouping. Is Matthew's grouping eligible for Prestige pricing?

Type	Product Series	Market value	Prestige level
Individual contract – Matthew	IAG SRP – Series 75/100	\$60,000	
Individual contract – Matthew	My Education+	\$25,000	
Company A contract (Matthew – shareholder, non-annuitant)	IAG SRP – Classic Series 75/75	\$600,000	
Eligible assets of Matthew's grouping for PRESTIGE		\$685,000	

Matthew can now make his grouping eligible by using the assets from the company of which he is a shareholder. He can now benefit from Prestige **level 500** pricing and add relatives who have contracts with iA to his Prestige grouping so they can also benefit from Prestige **level 500** pricing.



Matthew has added his spouse, Patricia, as well as his parents, Frank and Judy, to his grouping. Here are the new members of Matthew's grouping:

Type	Product Series	Market value	Prestige level
Individual contract – Patricia	IAG SRP – Series 75/100	\$8,000	
Individual contract – Frank	IAG SRP – Series 75/100	\$13,000	
Individual contract – Judy	IAG SRP – Series 75/100	\$7,000	

All the members of Matthew's grouping can now benefit from Prestige **level 500** pricing, even if their individual asset levels are far from the minimum thresholds!

Disqualification

Decrease in value due to a market downturn

Your clients will continue to benefit from Prestige preferential pricing at their current level (300 or 500) if the decrease in the balance of their contract(s) is due to a market downturn.

On a quarterly basis, verification is performed to ensure that the total market value is still between **\$300,000 and \$499,999 for Prestige 300**, and **equal to or greater than \$500,000 for Prestige 500**.

- These quarterly verifications take place at specific times of the year: on the first business Friday of **February, May, August and November**. Following these verifications, if the assets of an individual or members of a grouping no longer meet the minimum threshold (market value of \$300,000 or \$500,000), the *Disqualification from Prestige Preferential Pricing* report is produced and sent to you.
- This report contains the name of the client (applicant, co-applicant, shareholder or annuitant) who holds units in one or more Prestige series funds and whose total eligible asset market value is less than \$300,000 or \$500,000.
- The advisor and client (or members whose assets are included in a grouping) have **70 days** from the date of the report to make the necessary adjustments.
- **For Prestige 300:** At the end of the 70 days, the client will receive a disqualification letter (copy to the advisor) advising them that they no longer qualify for Prestige pricing and that the units held in funds providing access to preferential pricing have been transferred to the equivalent funds in the corresponding regular series (Classic Series 75/75, Series 75/100 and/or the My Education+ product). A confirmation of transaction is sent along with this letter. Again, these transfers have no tax implications for the client and do not affect the contract guarantees.
- **For Prestige 500:** If the value of assets is **less than \$500,000 but greater than \$300,000**, the client will automatically benefit from the fee reduction associated with Prestige pricing level 300 if no action is taken to restore asset amounts to the required threshold for Prestige 500 eligibility. Consequently, amounts to which the 500-level fee reduction applied will be transferred to 300-level funds.

If the value of assets **held in Prestige 500 falls below the \$300,000 threshold**, the same disqualification process described for Prestige 300 above will apply.

GROUPING TOOL - TUTORIAL

Steps to create a Prestige grouping

Step 1: Done by the advisor

Log in to the Advisor Centre and use the "My Clients" menu to search for the client who will own the group ("group owner") by surname/first name or by contract number.

The screenshot shows the iA Financial Group Advisor Centre homepage. The header includes the iA logo, "Advisor Centre", and "IT Help Desk Français". A navigation bar contains "Individual Insurance, Savings and Retirement", a mail icon, and "Log Off". Below this is a secondary navigation bar with "HOME", "MY CLIENTS", "BUSINESS TRACKER", "PRODUCTS", "DOCUMENT CENTRE", "MY TOOLS", and "EVO". The main content area features a "Guaranteed and high interest returns!" banner with rates for GIF (4.55% ↑ 0.05%) and HISA (4.20%), and a "Share them with your clients" link. To the right is a "Useful Links" section with links for Fund Performance, Guaranteed Fund Rates, Economic and Financial Publications, Opportunities - In-force clients, Commission Schedule, and Suitability Document. Below the banner is a "Tools" section with "View all tools" and three tool cards: "EVO Savings" (Launch EVO), "EVO Insurance" (Download EVO), and "Assure&go" (Launch Assure&go). A "Need help?" button is also present.

The screenshot shows the "MY CLIENTS" search page in the iA Financial Group Advisor Centre. The header is identical to the previous screenshot. The navigation bar is the same. The "MY CLIENTS" section is active, showing a search interface. A dropdown menu is open under "Select a contract under", with "All of my agents" selected. Below this, the "Search by Contract" option is selected, and the contract number "1820237273" is entered. The "Search by client" option is also visible, with fields for "Last Name", "First name", and "Date of birth". The "Search by company" option is at the bottom. The main content area displays the message: "To run a search, please use the menu on the left."

Once the contract has been selected, click on the "Eligibility – Prestige Series" page.

The screenshot shows the IA Financial Group Advisor Centre interface. The user is logged in as AGENARD HELGERS... and is viewing the 'NON ELIGIBLE - 1820237273 - TFSA' account. The 'Balance' section shows an investment funds balance of \$158,294.86 as of November 13, 2023. The left-hand navigation menu has 'Eligibility - Prestige Series' highlighted with a yellow box.

Begin the grouping creation process by clicking on the "Create grouping" button on the "Eligibility – Prestige Series" page.


The screenshot shows the 'Eligibility - Prestige Series' page. It displays financial information as of November 14, 2023, indicating that the account is not eligible for the Prestige Series because it is \$141,705.14 short of the \$300,000 requirement. A progress bar shows the current balance of \$158,294.86 against the \$300,000 target. Below the progress bar is a table of non-eligible contracts.

Contract	Type	DST-SU	Type of registration	Product	Market value in the Prestige Series	Market value in other investments	Total market value	Investment in the Prestige Series is authorized
1820237273	Individual	3A2-009	TFSA	IAG SRP	\$0.00	\$158,294.86	\$158,294.86	✗
					\$0.00	\$158,294.86	\$158,294.86	

The 'Create grouping' button is highlighted with a yellow box.

- a) Information about the client (future group owner) is displayed.

Prestige grouping Français



For the grouping to become eligible for Prestige preferential pricing, add Individuals residing at the same address as your client and who are related to him/her or to his/her spouse.


Confirm the grouping owner's information

First name: Last name:

Birth date: Postal code:

Email:

▶ Add a company contract no. [?](#)

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- b) By continuing with the "Continue" button, a warning message will display indicating that the group owner will need to give consent to enable the grouping.

Warning

Action required from your client

By continuing, you acknowledge that you have received your client's instruction to create this grouping and you understand that his/her consent is necessary to activate his/her grouping. Your client will receive a notification email, inviting him/her to give consent in My Client Space to activate his/her grouping.

Click on "Continue".

- c) You must now fill in the information for the family member to be added.

Prestige grouping Français

Add a family member

First name: Last name:

Birth date: Postal code:


Email:

Relationship to owner or spouse:

Does this member reside at the same address as the grouping owner?

Yes
 No

▶ Add a company contract no. [?](#)

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- d) Enter information and answer questions. Once done, click on *Save and close* or *Add another member*. A warning message is displayed, indicating that the client, newly added to the group, will need to give consent to join the group.

Prestige grouping Français

Add a family member

First name: Non Last name: admissible

Birth date: September 08 1985 Postal code: H9A2X6

Email: nonadmissible@yopmail.com

Relationship to owner or spouse: Spouse

Does this member reside at the same address as the grouping owner?
 Yes
 No

Should this member's assets be considered for the grouping to be eligible for Prestige preferential pricing?
 Yes
 No

▶ Add a company contract no. ?

Save and close **Add another member** Cancel

Warning

Action required from your client
 Once the grouping owner's consent has been received, this member will receive a notification email, inviting him/her to give consent in My Client Space to join the grouping.

Continue

- e) Once completed and until consent has been given by the clients, the "Eligibility - Prestige Series" page does not accumulate the values of the clients in the group.

Message displayed after creating the grouping, but awaiting consent:

Eligibility - Prestige Series Français

Financial information as of November 14, 2023 ? Learn more

Not eligible
 \$141,705.14 remaining to reach Prestige 300
 Consider consolidating the client's assets or creating Grouping.

\$0 \$158,294.86 \$300,000 \$500,000

Action required
 This grouping is awaiting consent from "NON ELIGIBLE". Consent must be given in My Client Space.

NON ELIGIBLE - Grouping Owner

Contract	Type	DST-SU	Type of registration	Product	Market value in the Prestige Series	Market value in other investments	Total market value	Investment in the Prestige Series is authorized
1820237273	Individual	3A2-009	TFSA	IAG SRP	\$0.00	\$158,294.86	\$158,294.86	✗
					\$0.00	\$158,294.86	\$158,294.86	

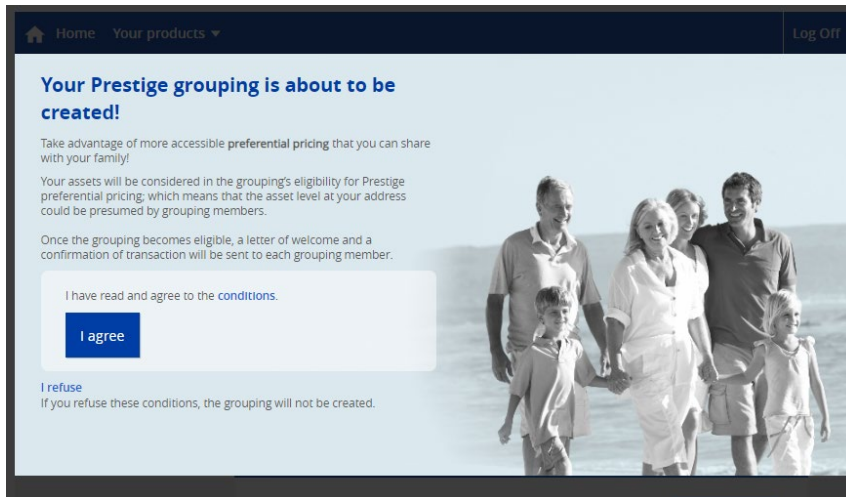
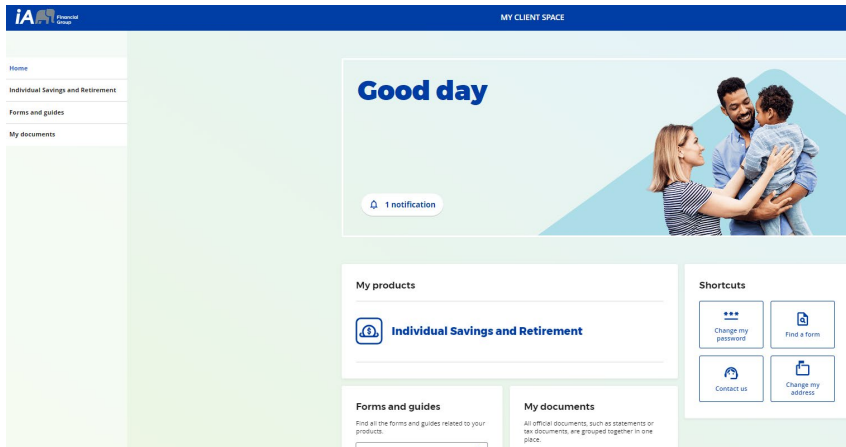
NON ADMISSIBLE - Spouse

Contract	Type	DST-SU	Type of registration	Product	Market value in the Prestige Series	Market value in other investments	Total market value	Investment in the Prestige Series is authorized
1820237265	Individual	3A2-009	RRSP	IAG SRP	\$0.00	\$175,321.29	\$175,321.29	✗
					\$0.00	\$175,321.29	\$175,321.29	

Add a member

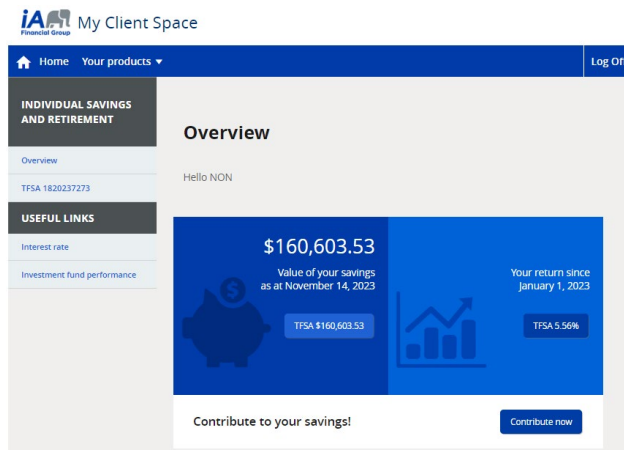
Step 2: Done by the group owner

The client logs in to My Client Space. When clicking on "Individual Savings and Retirement", they must agree to the grouping creation.



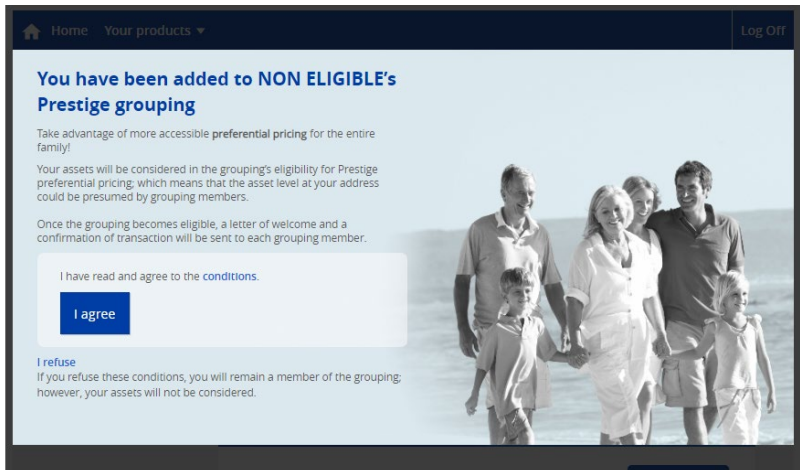
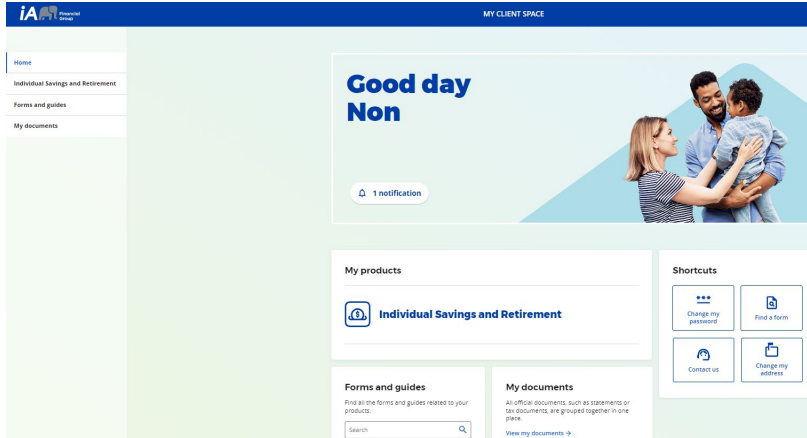
The group owner only sees his or her own contract(s) – as all members of the group (see further).

Note: The "Eligibility – Prestige Series" page does not exist in the My Client Space.

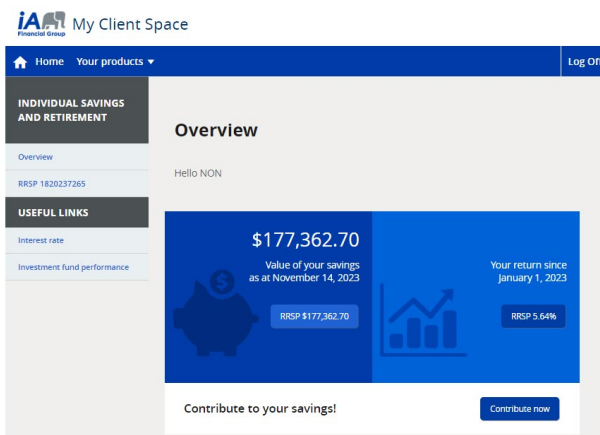


Step 3: Done by the added member

The client logs in to My Client Space. When clicking "Individual Savings and Retirement", they must agree to be part of the grouping for which they were added by the group owner, when their **assets are taken into consideration**.



All members of the group only see their own contract(s).



Step 4: Eligibility screen once the grouping is created and consent has been given

In the Advisor Centre, once consents have been granted by the clients, the grouping is eligible for Prestige 300 or Prestige 500 pricing (green check marks), depending on the eligibility threshold reached. The "Eligibility - Prestige Series" page now considers the contracts of the clients included in the grouping.

Eligibility - Prestige Series Français

Financial Information as of November 15, 2023 ? Learn more

500 Eligible for the level: Prestige 300
 \$162,033.77 remaining to reach Prestige 500
 Consider consolidating the client's assets or creating Grouping.

\$0 \$300,000 \$500,000

NON ELIGIBLE - Grouping Owner

Contracts History

Contract	Type	DST-SU	Type of registration	Product	Market value in the Prestige Series	Market value in other investments	Total market value	Investment in the Prestige Series is authorized
1820237273	Individual	3A2-009	TFSA	IAG SRP	\$0.00	\$160,603.53	\$160,603.53	✔
					\$0.00	\$160,603.53	\$160,603.53	

NON ADMISSIBLE - Spouse

Contracts History

Contract	Type	DST-SU	Type of registration	Product	Market value in the Prestige Series	Market value in other investments	Total market value	Investment in the Prestige Series is authorized
1820237265	Individual	3A2-009	RRSP	IAG SRP	\$0.00	\$177,362.70	\$177,362.70	✔
					\$0.00	\$177,362.70	\$177,362.70	

[Add a member](#)

The automatic fee reduction applies to all grouping members for Classic Series 75/75, Series 75/100 and My Education+. All grouping members receive the [Welcome letter and confirmation of transaction](#).

Step 5 (optional): Sharing with extended family

Repeat step 1 by clicking on the "Add Member" button in the tool and fill in the fields.

When adding extended family members to a group (living at a different address than the group owner), no consent is required as their assets are not taken into consideration for the Prestige eligibility.

FAQ

For more information about Prestige preferential pricing eligibility, how to create a grouping and how the verification process works, please refer to the advisor reference document ([F13-994A](#)) available in the Document Centre of the Advisor Centre.

The purpose of this FAQ is to answer more specific questions.

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Grouping eligibility

Can clients create a grouping by themselves?

No. A grouping must always be created or modified with the help of the advisor.

What is the consent request and who must consent to be part of the grouping?

Members of the extended family do not have to consent since their assets are not considered in the grouping. The group owner and members whose assets are to be considered in grouping eligibility are the only members who must consent.

The purpose of consent is to make them aware that other members of the group may assume that the assets in question exceed \$300,000 when the group qualifies for Prestige pricing level 300, or \$500,000 when the group qualifies for Prestige pricing level 500.

Is the advisor informed when their client consents to be part of a grouping?

The advisor does not receive any notification. However, members for whom consent is pending are displayed with a clock icon on the grouping dashboard in the Advisor Centre.

What family ties are accepted in a grouping?

All family ties are accepted. However, only the assets of family members residing at the same address as the group owner will be considered for the \$300,000 or \$500,000 thresholds. When the group qualifies for the 300 or 500 level, the Prestige pricing of the eligible level can be shared with all family members, regardless of the value of their assets and place of residence.

Examples:

— **Is my cousin's son who lives in another province eligible?**

Yes, having a family tie is the only condition. Distance is not important.

— **Is my brother's roommate, who is also his best friend, eligible?**

No, since he is not a family member.

— **If I want to create a grouping with my spouse, do we have to be married to do so?**

No, it is not necessary to be married to create a grouping. Being spouses is sufficient.

Are verifications carried out regarding family ties?

iA Financial Group ("the Company") relies on the good faith of the advisor and clients in the declaration of family ties and their address of residence. The company reserves the right to perform checks regarding group members should it be deemed necessary to do so.

Will a member of the extended family, who does not live at the same address, be informed of whose invitation it is to be part of a grouping?

No, the member of the extended family will not know whose invitation it is unless the family member's advisor or the group owner informs the family member.

Is it possible to be part of two groupings?

No, it is not possible to be part of two groupings. It is the role of the advisor to assist clients in the creation of groupings to optimize the use of the Prestige pricing.

What happens if the grouping's market value falls below the \$300,000 or \$500,000 thresholds?

No matter the level (300 or 500), your clients will continue to benefit from Prestige pricing if the decrease in the balance of their contract(s) is due to a market downturn.

However, if the reduction in the group's market value is caused by one or more redemptions:

— **For Prestige pricing, level 300 (\$300,000 threshold):**

If the \$300,000 threshold is no longer met, the quarterly disqualification process is triggered and group members may lose the benefit of Prestige pricing if no action is taken to meet the \$300,000 threshold again. As a result, the sums to which the 300-level fee reduction applied will be transferred to regularly priced funds.

— **For Prestige pricing, level 500 (\$500,000 threshold):**

If the \$500,000 eligibility threshold is no longer met, the quarterly 500-level disqualification process is triggered, and group members may lose the benefit of Prestige 500-level pricing if no action is taken to meet the \$300,000 threshold again.

However, if the value of the eligible assets following one or more redemptions is **less than \$500,000 but equal to or greater than \$300,000**, group members will automatically benefit from the management fee reduction of the Prestige 300 level. Consequently, amounts to which the 500-level fee reduction applied will be transferred to 300-level funds.

How do I choose a Prestige series fund when a savings plan is issued?

It is not possible to choose these funds at the time of issue as qualification for Prestige pricing takes place automatically every Friday evening. If a client qualifies for Prestige pricing on a Friday, their regular-priced series contributions will be automatically transferred the following Monday to Prestige series funds in the corresponding 300 or 500 level, based on their level of eligible assets.

My client is eligible for Prestige preferential pricing. How do I make a deposit into a regular fund?

When making a subsequent deposit, only the funds that are most advantageous to the client are available. For example, if the client already receives Prestige pricing at level 300, a fund from the regular-priced series cannot be selected if it is also offered in the Prestige series.

Similarly for Prestige 500 level pricing, funds from the 300 level and funds from the regular-priced series cannot be selected.

Managing groups

What happens if the group owner no longer holds any contracts or passes away?

When the owner no longer holds an active contract, the grouping is terminated.

Each group member then receives a confirmation of transaction indicating that their assets have been transferred back to the regular series. If the situation permits, the advisor can create a new grouping with a new owner and invite family members to join again.

Can the group owner add or remove group members?

The group owner can request that group members be added or removed at any time. It is only possible to do so with the help of the advisor.

What happens if a member whose assets are included in grouping eligibility moves away or otherwise leaves the grouping?

— For Prestige pricing, level 300 (\$300,000 threshold):

If the \$300,000 eligibility threshold is still met, group members continue to benefit from Prestige level 300 pricing.

However, if the threshold is no longer met, the quarterly disqualification process is triggered and group members may lose the benefit of Prestige pricing if no action is taken to meet the \$300,000 threshold again.

— For Prestige pricing, level 500 (\$500,000 threshold):

If the \$500,000 threshold is no longer met, the quarterly 500-level disqualification process will be triggered, and group members may eventually lose the benefit of Prestige level 500 pricing if no action is taken to reach the \$500,000 threshold again.

However, if the value of assets following a member's withdrawal from the group is greater than \$300,000 but less than \$500,000, group members will automatically benefit from the management fee reduction associated with the 300 level. Consequently, amounts to which the 500-level fee reduction applied will be transferred to 300-level funds.

Situations with multiple advisors

Is it possible for multiple advisors to be involved in the same grouping?

Yes. There can be as many advisors as there are group members. Throughout the process, each advisor will only be updated on their own clients' situation. Prestige grouping respects privacy of personal information: advisors can only see the assets of group members who are their own clients. Each advisor with a client in the grouping will be advised that their client is eligible for Prestige pricing.

What happens if two members of the same family who reside at the same address do not have the same advisor and want to create a grouping?

The group owner's advisor must create the grouping. It is important that the consent request be explained to the spouses by either of their advisors.

Corporate and joint contracts

Can the corporate contracts of shareholders named in the resolution of a contracting corporation be considered for Prestige pricing?

Yes. These contracts may be considered for grouping eligibility. Shareholders named in the contracting corporation's resolution may use 100% of the assets in the corporate contract to reach the Prestige pricing threshold more easily.

What condition must be met to use the assets of a corporate contract in an individual's grouping if the individual is not the annuitant on the corporate contract?

The individual must be a shareholder named in the contracting corporation's resolution.

For a joint contract, is it necessary to create a grouping to benefit from Prestige preferential pricing?

— Market value **under \$300,000**:

Yes, both co-owners must be part of an eligible group for the joint contract to qualify for **Prestige level 300 pricing**.

— Market value **greater than or equal to \$300,000 but less than \$500,000**:

The joint contract automatically qualifies for **Prestige level 300 pricing**.

— Market value **greater than or equal to \$500,000**:

The joint contract automatically qualifies for **Prestige level 500 pricing**.

PRESTIGE

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