



INVESTMENT
FUNDS

PRESTIGE

PREFERENTIAL
PRICING

 300

 500



ACCELERATE
YOUR GROWTH
POTENTIAL



For advisor use only

PRESTIGE PREFERENTIAL PRICING, EVEN MORE REWARDING.

Unlock management fee reductions of up to 0.62%
for your clients and their families.

Higher asset levels = higher fee reductions



Prestige 300

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

Management fees reduced
by up to 0.47%¹



Prestige 500

\$500,000 or more in assets

Management fees reduced
by up to 0.62%¹

Prestige is...

- **Easy and automatic:** Fees are reduced automatically when your client reaches one of the two eligibility thresholds. No action is required on your part.
- **Accessible:** Assets held in segregated funds, guaranteed interest funds (GIFs) and the high interest savings account (HISA) are all taken into account when determining eligibility for Prestige preferential pricing.
- **Lucrative:** Reduced management fees apply to all funds in the IAG SRP Classic Series 75/75 and 75/100 and to My Education+.
- **Secure:** If asset market values drop below one of the eligibility thresholds due to market downturns, clients continue to enjoy Prestige preferential pricing.
- **Tax savvy:** No yearly taxation on management fee reductions for non-registered investments. To see all the details, refer to the Eligibility Guide and FAQ.

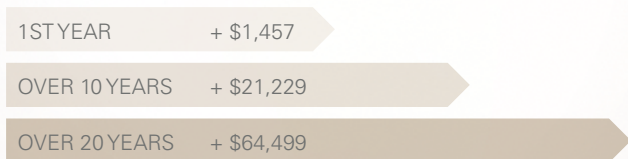
¹ As at October 23, 2023, will vary based on the funds selected. The fee reduction applies to IAG SRP Classic Series 75/75 and 75/100 and to My Education+. iA Financial Group reserves the right to modify Prestige preferential pricing fee reductions without notice.

THE POWER OF PRESTIGE

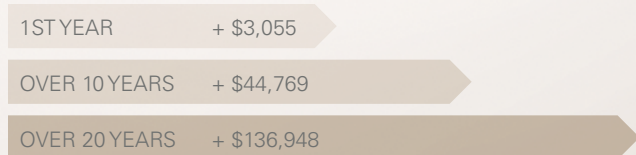
Boost your clients' returns from the very first year!

Two investment scenarios:²

- Individual or family grouping with \$350,000 in segregated fund assets
- Net annualized return of 4.06%³
- With the **Prestige 300** fee reduction, net annualized return is 4.48%



- Individual or family grouping with \$550,000 in segregated fund assets
- Net annualized return of 4.06%³
- With the **Prestige 500** fee reduction, net annualized return is 4.62%



² Amounts shown are for information purposes only. iA Financial Group cannot guarantee segregated fund returns. Be sure you know your client's level of risk tolerance in order to choose the most suitable investment option.

³ 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.

Build loyalty and grow your client base by showcasing:

Family groupings

Your clients can benefit from reduced management fees by pooling their assets with those of family members living at the same address.

EXCLUSIVE TO iA

Prestige for extended family members

Regardless of asset level or place of residence.

Benefits for businesses

Corporate assets can be included in the total value of a shareholder's assets as part of a grouping.

Benefits of segregated funds

Prestige gives your clients access to all the benefits of segregated funds at a lower cost.

TWO WAYS TO QUALIFY

Individually

When your client reaches the \$300,000 or \$500,000 eligibility threshold, Prestige pricing is applied automatically.

No action is required on your part.

Example

Amanda, 48 years old
\$300,000

Prestige pricing, **level 300**
applies automatically

As a family grouping

If your clients don't qualify individually, they may qualify with a family grouping!

In a few simple clicks, you can pool your clients' assets with those of family members who reside at the same address to qualify for either eligibility threshold.

Example

Rachel, 39 years old | Paul, 42 years old
\$280,000 | **\$210,000**

Eli, 18 years old
\$10,000

Prestige pricing, **level 500** applies
to all family members' contracts

SHARE THE BENEFITS WITH EXTENDED FAMILY!

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

With our online tool, you can add extended family to a new or existing grouping in just a few clicks.



CREATE OR ADD TO A GROUPING

AN EASY ONLINE PROCESS
THAT TAKES LESS THAN THREE MINUTES.



Processed quickly | Can be done from anywhere

You can also create or change a group using form F51-322A.





Family grouping example:

Jerome and Sandrine's case:

- Jerome and Sandrine each have two individual savings contracts with iA Financial Group
- Total market value of Jerome's contracts: \$185,000
- Total market value of Sandrine's contracts: \$160,000

Individually, neither Jerome nor Sandrine would qualify for Prestige because their contracts do not add up to either eligibility threshold.



With the help of his advisor, Jerome creates a Prestige grouping that includes Sandrine. They both enjoy the benefits of Prestige reduced management fees on all their contracts.

| Type | Product Series | Market Value | Prestige Level |
|--|-------------------------|--------------|----------------|
| Individual contract – Jerome | IAG SRP – Series 75/100 | \$160,000 | 300 |
| Individual contract – Jerome | My Education+ | \$25,000 | 300 |
| Individual contract – Sandrine | IAG SRP – Series 75/100 | \$135,000 | 300 |
| Individual contract – Sandrine | My Education+ | \$25,000 | 300 |
| Jerome's PRESTIGE -eligible pooled assets | | \$345,000 | |

Corporate grouping example




Matthew's case:

- Matthew has two individual savings contracts with iA Financial Group that total \$85,000
- Matthew is a shareholder in Company A, but is not an annuitant

Matthew does not qualify for Prestige on his own because his asset level is lower than either eligibility threshold. As a shareholder, but not an annuitant of Company A's contract, he cannot use the assets of the corporation's contract to qualify on an individual basis.



However, by creating a grouping, the assets in the contract owned by Company A, of which Matthew is a shareholder, can be included in the eligibility calculation for his Prestige grouping.

| 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 but not an annuitant) | IAG SRP – Classic Series 75/75 | \$600,000 |  |
| Matthew's PRESTIGE -eligible pooled assets | | \$685,000 | |





See the Eligibility Guide and FAQ for more scenarios and to learn more about creating groups and sharing the benefits of Prestige with your clients' extended family members.



PRESTIGE

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To recommend **Prestige** and learn more:

-  [F13-992A — Client brochure](#)
-  [F13-1242A — Eligibility Guide and FAQ](#)
-  [Prestige Page in the Advisor Centre](#)
-  ia.ca/prestige-series



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INVESTED IN YOU.

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