

# Advantages of investment funds

## IAG Savings and Retirement Plan



Investments



Savings



Retirement Income

A partner you can trust.

[www.inalco.com](http://www.inalco.com)



# What is a segregated fund?



Segregated funds are distributed exclusively by life insurance companies. To protect investors' interests, the assets of these funds are managed separately from those of the company, thus the name segregated funds. This category of funds has exclusive advantages over all mutual funds.

Offering you competitive investment funds is our priority. We created our first fund in 1969 and, since then, our range of investment funds has continued to grow. Our renowned portfolio management teams cover Canadian and international markets.



## Comparison of IAG Savings and Retirement Plan investment funds and mutual funds

IAG Savings and Retirement Plan investment funds include all the advantages of mutual funds, in addition to offering you exclusive features, which make them the superior financial solution.

ADVANTAGES IN COMMON	IAG SAVINGS AND RETIREMENT PLAN INVESTMENT FUNDS	MUTUAL FUNDS
Pooling of investments	■	■
Return tied to fluctuations of stock market securities	■	■
Investment in registered and non-registered contracts (TFSA, RRSPs, RRIFs, LIRAs, LIFs, locked-in RRSPs, and RESPs)	■	■
Wide range of fund choices	■	■
Investment flexibility (contributions starting at \$25/month)	■	■
Access to invested capital at all times	■	■
Teams of leading fund managers	■	■
Unit value calculated and published daily	■	■
Transfers between various funds without surrender charges	■	■
Possibility of making certain withdrawals without surrender charges	■	■
<b>ADVANTAGES OF IAG SAVINGS AND RETIREMENT PLAN SEGREGATED FUNDS</b>		
Guarantee applicable at maturity or death on deposits made	■	
Protection of gains earned over and above deposits made	■	
Protection of estate value at death (no probate fees)*	■	
Access to several teams of portfolio managers in a single contract	■	
Continuation of your contributions in case of disability (deposits made by Industrial Alliance)*	■	
Consumer protection*	■	

\*Certain conditions apply.

Guarantees, protection, diversification: distinct advantages of IAG Savings and Retirement Plan investment funds

## Investment Guarantees

All our segregated funds come with a guarantee at maturity or death. These guarantees cushion the fall caused by possible downturns in financial markets. A guarantee protects the value of your savings without decreasing the potential for good returns — an undeniable advantage you can count on when you retire or need it most.

## Classic Series

### Guarantee at maturity

75% of all premiums invested in the funds

### Guarantee at death

75% of all premiums invested in the funds

## Ecoflex Series

### Guarantee at maturity

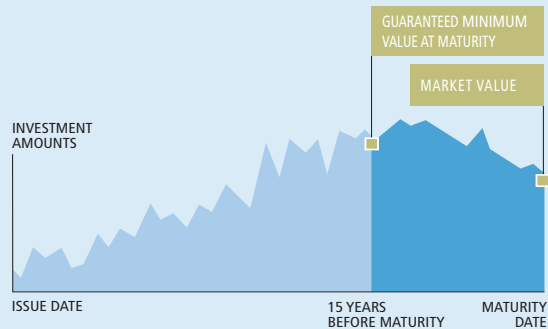
Our guarantee, applicable on the maturity date you have chosen, aims to maximize the attainment of your financial objectives.

On the maturity date, we guarantee the higher of the following amounts:

- The market value of your investments;
- Guaranteed minimum value: 100%<sup>1,2</sup> of the deposits and gains earned up to the fifteenth year preceding the maturity date, plus 75% of the deposits made in the last 15 years.

<sup>1</sup>Adjusted proportionally by any withdrawals

<sup>2</sup>75% for deposits made at or after age 72



### Guarantee at death

Your heirs are ensured of receiving either the market value of the accumulated funds or 100%<sup>1</sup> of deposits made before

age 80, whichever is higher. You have nothing to worry about; we guarantee that your heirs will always receive the highest amount.

<sup>1</sup>75% for deposits made as of age 80





## 5 GOOD REASONS

### to invest with us

#### More security

Your capital is up to 100% protected against stock market fluctuations. And the minimum guaranteed value of your contract can reach and even exceed your initial investment.

#### More coverage

Assuris<sup>1</sup> insures up to \$60,000 (segregated funds) and \$100,000 (guaranteed interest funds) for each type of contract.

#### More estate value

Unlike mutual funds, the designation of a beneficiary in your contract gives you two significant advantages upon your death:

› **Prompt payment of accumulated amounts**

The guaranteed value at death is paid directly to your beneficiaries with no waiting for final settlement of the estate.<sup>2</sup>

› **Higher estate value**

Since the money paid at death is not part of the estate settlement, probate fees are excluded,<sup>3</sup> thus increasing the value bequeathed to your heirs.

#### More creditor protection

The amounts in your contract could be exempt from seizure by designating an appropriate beneficiary. This coverage protects your investments from potential creditors,<sup>4</sup> which could be essential if you are the head of a family, a business owner, self-employed or a professional.

#### More peace of mind

When investments in your contract are made by preauthorized cheque (PAC), the *Contribution in the event of disability* coverage — unique to Industrial Alliance—ensures the continuity of payments.

<sup>1</sup>Assuris is the not for profit organization that protects Canadian policyholders.

<sup>2</sup>It's possible to keep a contract in force upon death.

<sup>3</sup>Probate fees may vary according to your province of residence and your personal situation (they only apply outside of Quebec). We recommend consulting your financial advisor about the subject.

<sup>4</sup>Terms and conditions regarding exemption from seizure may vary according to your province of residence and your personal situation. In Quebec, a grandparent may also be designated beneficiary. We recommend consulting your financial advisor about the subject.

### IAG Savings and Retirement Plan investment funds, a complete financial solution to investor needs

In order to satisfy all your financial needs, IAG Savings and Retirement Plan investment funds may be purchased as a:

Registered Retirement Savings Plan (RRSP)

Non-registered savings plan

Tax-Free Savings Account (TFSA)

Registered Education Savings Plan (RESP)

Locked-In Retirement Account (LIRA)

Registered Retirement Income Fund (RRIF)

Life Income Fund (LIF)

Would you like to contribute to an RRSP or make up for lost time by taking advantage of your unused contribution room? You can quickly obtain the capital required through our RRSP loan program. Furthermore, our leverage loan for non-registered savings plans is well suited for investors who wish to invest a greater amount and possibly increase the effect their returns will have on their investments.

Subject to a guarantee applicable at death or maturity, any amount contributed to an investment fund is invested at the risk of the holder, and its value may increase or decrease in accordance with the market value of the assets in each investment fund. Before investing in investment funds, you should consult the information folder, which contains a description of the main features of funds. Past returns are not a guarantee of future returns.