

RETIREMENT INCOME

Is the ENHANCED ANNUITY for you?



**A partner you
can trust.**

www.inalco.com

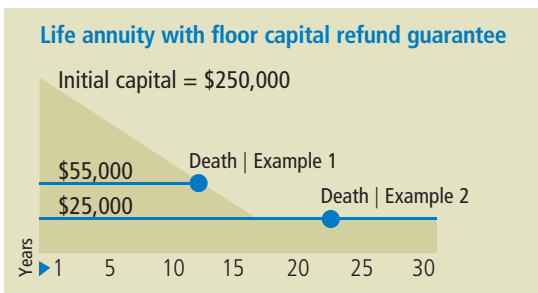


IA  **INDUSTRIAL
ALLIANCE**
INSURANCE AND FINANCIAL SERVICES INC.

› Life annuity with floor cash refund guarantee

This annuity ensures that after your death, your spouse or beneficiaries will receive the highest of the following amounts:

- › the difference between the capital that you invested and the payments already made
- › the floor capital, which is 10% of the invested capital

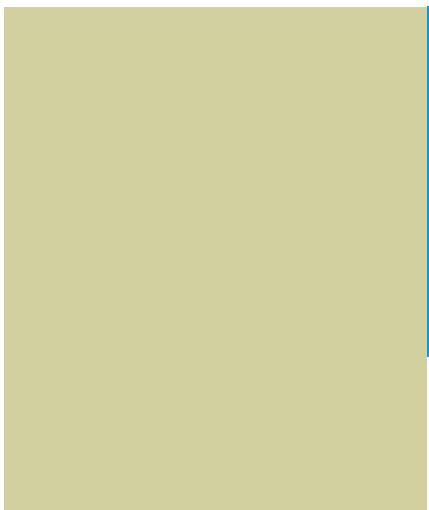


Example 1

When Paul dies, \$195,000 has already been paid to him. His heirs will receive the rest, which in this case is \$55,000.

Example 2

When Paul dies, \$250,000 or more has already been paid to him. His heirs will receive the floor capital, which in this case is \$25,000.



Is the ENHANCED ANNUITY for you?

Retirement is a stage in life that we prepare for and look forward to for many years. When it arrives, it's important to choose an income adapted to your personality and to your specific needs.

Since the life expectancy of Canadians continues to increase, it's essential to ensure the duration of your retirement income. A lifetime annuity is particularly recommended if you want to have a stable income. It provides you with a regular, guaranteed income, without worrying about managing your investments or about stock market downturns.

However, if your life expectancy is reduced because of tobacco use or a major health problem, you'll undoubtedly want to benefit from a higher income as soon as payments to you begin.

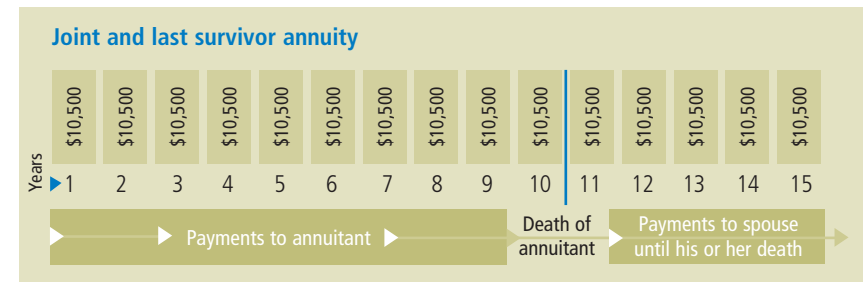
If that's the case, we've created the **ENHANCED ANNUITY** for you. Enhanced annuity payments may be **up to 16% higher** than those of a regular annuity. You therefore enjoy a higher income, no matter how many years the payments last.



You have a choice of four types of ENHANCED ANNUITY:

› Joint and last survivor annuity

Upon your death, the annuity continues and is paid to your spouse according to a percentage that you established at the time of purchase. This percentage is usually between 60% and 100%. As a result, you and your spouse are assured of receiving an income during your entire lifetime.

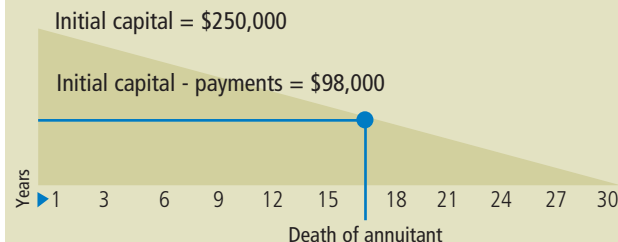


› Annuity with guaranteed period

As with all life annuities, this one is paid until your death, and it also guarantees that the payments continue until the end of the period that you chose at issue (5, 10, 15 years, etc.). Upon death, your spouse will continue to receive the annuity for the remaining duration.



Life annuity with cash refund guarantee



Upon the annuitant's death, the beneficiaries will receive the remaining amount of \$98,000.

› Annuity with cash refund guarantee

In the event of premature death, the difference between the capital that you invested and the payments already made is paid to your spouse or to the beneficiary you designated. Thanks to this guarantee, you can be sure that you and your loved ones will fully profit from your savings.

ENHANCED ANNUITY

Retirement means freedom. Freedom to do what you want with your time, to live at the pace you choose, to do the activities and projects that you like. You've worked many years and made a deliberate effort to save, motivated by the desire to have the financial means to enjoy your freedom as fully as possible.

An **ENHANCED ANNUITY** offers you additional freedom, that of a guaranteed income, without worrying about managing your investments or about stock market downturns.

Contact your financial advisor today.



The elephant,
symbol of our 100 years
of strength and longevity.

