



SAVINGS

OPPORTUNITIES – EXISTING CLIENTS

Clients without savings –
Generational approach



GENERATION Z



Who are they?

- Age: 18 to 24 years
- Values: Social consciousness, diversity, authenticity and speed!
- As consumers: Want personalized products and immediate experiences
- Communication: Rely heavily on social media and prefer online interaction

Their needs

- Saving up for a project
- Saving towards a home
- Starting good savings habits

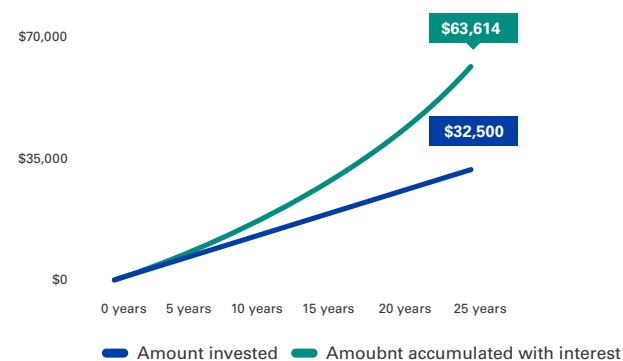
What we offer

- Automatic savings
- TFSA
- High Interest Savings Account (HISA)
- Responsible investments

Time works wonders ... on finances too!

With just \$25 a week, savings can double over time¹

Suggest that your clients set up automatic savings!



Tools for you and your clients!

For your clients:

[TFSA calculator](#)

[TFSA web page](#)

[High Interest Savings Account \(HISA\) web page](#)

[Responsible investing web page](#)

[Automatic savings](#)

For you:

[High Interest Savings Account](#)

[Web Showcase](#)

1. For illustration purposes only. Projected long-term compound growth on a regular investment with a hypothetical 5% annual rate of return.

MILLENNIALS

Who are they?

- Age: 25 to 40 years
- Values: Collaboration, environment, personal work-life balance, social engagement
- As consumers: Look for ethical and sustainable products, but also brand experiences
- Communication: Prefer online interaction

Their needs

- Building an emergency fund
- Saving for children's education
- Saving towards a home
- Starting to plan for retirement

What we offer

- RRSP
- TFSA
- RESP
- Responsible investments

Talk ESG and you'll stand out!

99%

of millennials say they are somewhat or very interested in responsible investing.¹

77%

of investors believe that companies with good ESG practices make better long-term investments.²



Tools for you and your clients!

For your clients:

[RRSP calculator](#)

[TFSA calculator](#)

[RESP calculator](#)

[Responsible investing web page](#)

[Retirement calculator](#)

For you:

Illustration tool – RRSP contribution tax advantages (Advisor Centre)

[RESP page \(Advisor Centre\)](#)

[Brochure: Responsible Investment](#)

[Web Showcase](#)

1. Source: Morgan Stanley Institute for Sustainable Investment 2021

2. Source: <https://ia.ca/individuals/investment-products/segregated-funds/categories/responsible-funds>

GENERATION X

Who are they?

- Age: 41 to 55 years
- Values: Independence, resilience, skepticism, desire to succeed
- As consumers: Want quality products and personalized service
- Communication: Comfortable with technology and online interaction, but prefer direct contact

Their needs

- Growing their savings
- Saving for children's education and maximizing government grants (education savings)
- Diversifying their assets
- Creating a retirement plan

What we offer

- RRSP
- TFSA
- RESP
- Segregated funds
- Prestige grouping

Help your clients start a retirement plan!

52%

of Canadians don't have a retirement plan.

82%

of workers believe they won't have enough retirement income to live the way they want.¹



Tools for you and your clients!

For your clients:

[RRSP calculator](#)

[TFSA calculator](#)

[Retirement calculator](#)

[RESP calculator](#)

[Segregated Funds in 10 Questions](#)

[Prestige web page](#)

For you:

[The advantages of segregated funds](#)

[Prestige preferential pricing](#)

[Retirement journey support guide](#)

Illustration tool – RRSP contribution fiscal benefits (Advisor Centre)

[RESP web page \(Advisor Centre\)](#)

1. Source: Mackenzie 2021 Retirement Reality Check

BABY BOOMERS



Who are they?

- Age: 56 years and older
- Values: Optimism, hard work, commitment, independence
- As consumers: Loyal and practical consumers, looking for product quality and reliability
- Communication: Prefer face-to-face interaction

Their needs

- Retirement planning and guidance
- Protecting their savings
- Consolidating assets
- Helping their grandchildren

What we offer

- Segregated funds
- Series 75/100 (reset)
- GIF and HISA
- RRIF
- Prestige grouping
- RESP

Clients who need your advice!

- **31% of baby boomers** don't know what percentage of their current income they will need in retirement.¹
- According to Statistics Canada, **life expectancy is now 80 years for men and 84 years for women.** [Help them avoid depleting their retirement funds during their lifetime!](#)



Tools for you and your clients!

For your clients:

[Segregated Funds in 10 Questions](#)
[My retirement website](#)
[Prestige web page](#)
[RESP calculator](#)

For you:

[Retirement Journey Support Guide](#)
[The advantages of segregated funds](#)
[Your clients aged 50-70: golden age or gold mine? \(ia.ca\)](#)
[RESP page \(Advisor Centre\)](#)

1. Source: Mackenzie 2021 Retirement Reality Check



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