

# CHOOSE *ia*

Individual Insurance, Savings and Retirement Magazine

SAVINGS  
EDITION

## SHAPING SUCCESS



# iA Story

## Big enough to matter...

With over \$200 billion in assets and 130 years of history, iA Financial Group is a leader in the Canadian insurance and savings industry.



Over 130 years of growth and security



Key player in the Canadian industry



Extensive product line-up



Leader in insurance and savings

## ...small enough to care

iA has continued to be present for our 4 million clients and our 50,000 advisors.



Dedicated and innovative leadership



Invested in our advisors' success



Authentic client care



Involved in our communities

Want to learn more?

[+ ia.ca/ia-story](https://ia.ca/ia-story)



# Opportunities to be seized

# 22%

One in five working-age people in Canada is nearing retirement at 55 to 64 years of age<sup>1</sup>. This number has never been higher!

## Average retirement age in 2021<sup>4</sup>

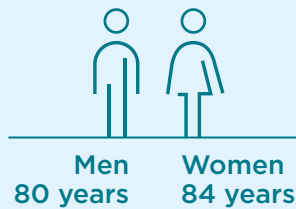
Total retirees	<b>64.4 years old</b>
Public sector employees	<b>62.4 years old</b>
Private sector employees	<b>64.8 years old</b>
Self-employed workers	<b>67.6 years old</b>

- **52% of Canadians** don't have a retirement plan<sup>5</sup>.
- Government plan benefits only make up **37% of retirement income**<sup>6</sup>.

## Your clients aged 50 to 70

This group generally has the most invested assets and are therefore very attractive to the competition. It's essential to meet with them more frequently and offer a superior and personalized level of support.

## Life expectancy<sup>2</sup>



The life expectancy of Canadians has increased significantly over the years, meaning that a large number of retirees will be receiving pensions or social benefits over an increasingly long period.

Over the next 30 years, the number of people 85 and older could triple, from 861,000 to 2.7 million<sup>3</sup>.

## iA Advice

**1** To ensure your clients have a retirement plan that fits their financial objectives and to establish the best strategies to achieve them, it is essential to follow up regularly (frequent calls, annual meetings).

**3** Be proactive! Your expertise, listening and advice will be in need more and more as the population ages.

**4** In your meetings, use an educational approach and simplify information—your clients will feel more confident in the financial products and institutions they choose.

**2** Don't underestimate the impact that your advice can have on your clients' and their family members' quality of life. Be transparent if the retirement plan needs to be adjusted for economic reasons.

**5** By consolidating their assets at iA, your clients who reach the asset threshold of \$300,000 or \$500,000 (individually or using a family grouping) can benefit from Prestige preferential pricing.

[+ Prestige preferential pricing](#)

<sup>1</sup> Statistics Canada, *The Daily*

<sup>2</sup> Statistics Canada, *Health-adjusted life expectancy, by sex*

<sup>3</sup> Statistics Canada, *The Daily*

<sup>4</sup> Statistics Canada, *Retirement age by class of worker*



<sup>5</sup> RBC 2022 *Financial Independence in Retirement Poll*

<sup>6</sup> Statistics Canada and newspaper *Les Affaires*

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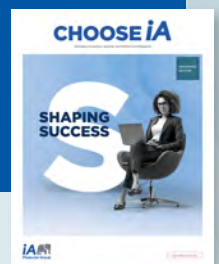
## Features of the digital version

-  Link to a PDF document
-  Link to Web content



**Choose iA Insurance**  
**Diversify your offer**  
**and stand out!**

 [ia.ca/choose-ia-magazine](http://ia.ca/choose-ia-magazine)





# Products for every need<sup>1</sup>

## PROMOTE ASSET GROWTH

18 TO 30 YEARS OLD

NEEDS	PRODUCT OFFERING
Build up an emergency fund or start saving for financial goals	<ul style="list-style-type: none"> <li>— <b>TFSA</b> <ul style="list-style-type: none"> <li>– High interest savings account</li> <li>– Guaranteed interest funds</li> <li>– Daily interest fund+</li> </ul> </li> </ul>
Maximize leverage to purchase a first home	<ul style="list-style-type: none"> <li>— <b>RRSP</b> for HBP</li> </ul>



### Suggest systematic savings:

Saving early and regularly is the easiest way to achieve your financial goals.

## BUILD WEALTH

30 TO 55 YEARS OLD

Maximize government grants (education savings)	<ul style="list-style-type: none"> <li>— <b>RESP/RESP loan</b></li> </ul>
Save for children's education	<ul style="list-style-type: none"> <li>— <b>RESP</b> <ul style="list-style-type: none"> <li>– My Education+ (75/75 guarantee)</li> </ul> </li> </ul>
Maximize registered savings and diversify assets	<ul style="list-style-type: none"> <li>— <b>TFSA/RRSP/Non-registered</b> <ul style="list-style-type: none"> <li>– Guaranteed interest funds</li> <li>– High interest savings account</li> </ul> </li> <li>— <b>Segregated funds</b> <ul style="list-style-type: none"> <li>– Classic Series 75/75<sup>2</sup></li> <li>– Series 75/100<sup>2</sup></li> </ul> </li> </ul>
Protect accumulated savings against market downturns or creditors	<ul style="list-style-type: none"> <li>— <b>Segregated funds</b> <ul style="list-style-type: none"> <li>– Series 75/100 (including resets)<sup>2</sup></li> <li>– Ecoflex Series 100/100</li> </ul> </li> </ul>
Profit from leverage to accelerate asset growth	<ul style="list-style-type: none"> <li>— <b>Investment loan</b></li> <li>— <b>RRSP loan</b></li> </ul>

## PROTECT AND BENEFIT FROM WEALTH

AGE 55+

Maximize sources of retirement income	<ul style="list-style-type: none"> <li>— <b>RRIF / LIRA / LIF / IPP</b></li> </ul>
Benefit from a stable lifetime guaranteed income	<ul style="list-style-type: none"> <li>— <b>FORLIFE Series / Single-premium annuity</b></li> </ul>
Leave an inheritance and protect estate	<ul style="list-style-type: none"> <li>— <b>Segregated funds</b> <ul style="list-style-type: none"> <li>– Series 75/100<sup>2</sup></li> <li>– Ecoflex Series 100/100</li> </ul> </li> <li>— <b>Inheritance Your Way</b></li> </ul>
Access liquidity to complement retirement income	<ul style="list-style-type: none"> <li>— <b>TFSA</b> <ul style="list-style-type: none"> <li>– High interest savings account</li> <li>– Guaranteed interest funds</li> </ul> </li> </ul>
Provide for grandchildren's future	<ul style="list-style-type: none"> <li>— <b>RESP</b></li> </ul>

<sup>1</sup> It is important to personalize and enhance the product offer based on life events and your customer's profile.

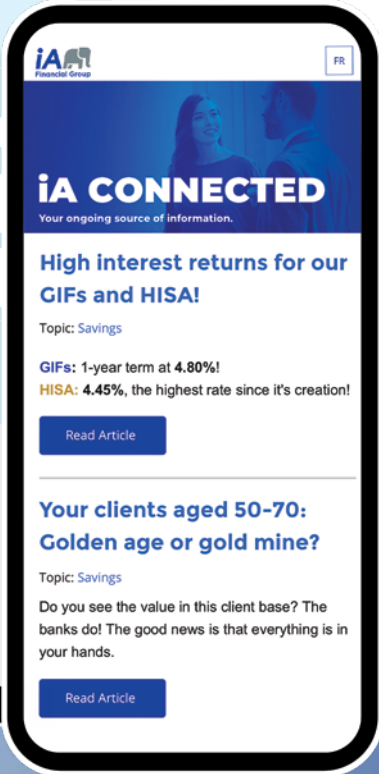
<sup>2</sup> Assets held in Series 75/100 are eligible for Prestige preferential pricing

# iA Digital Solutions



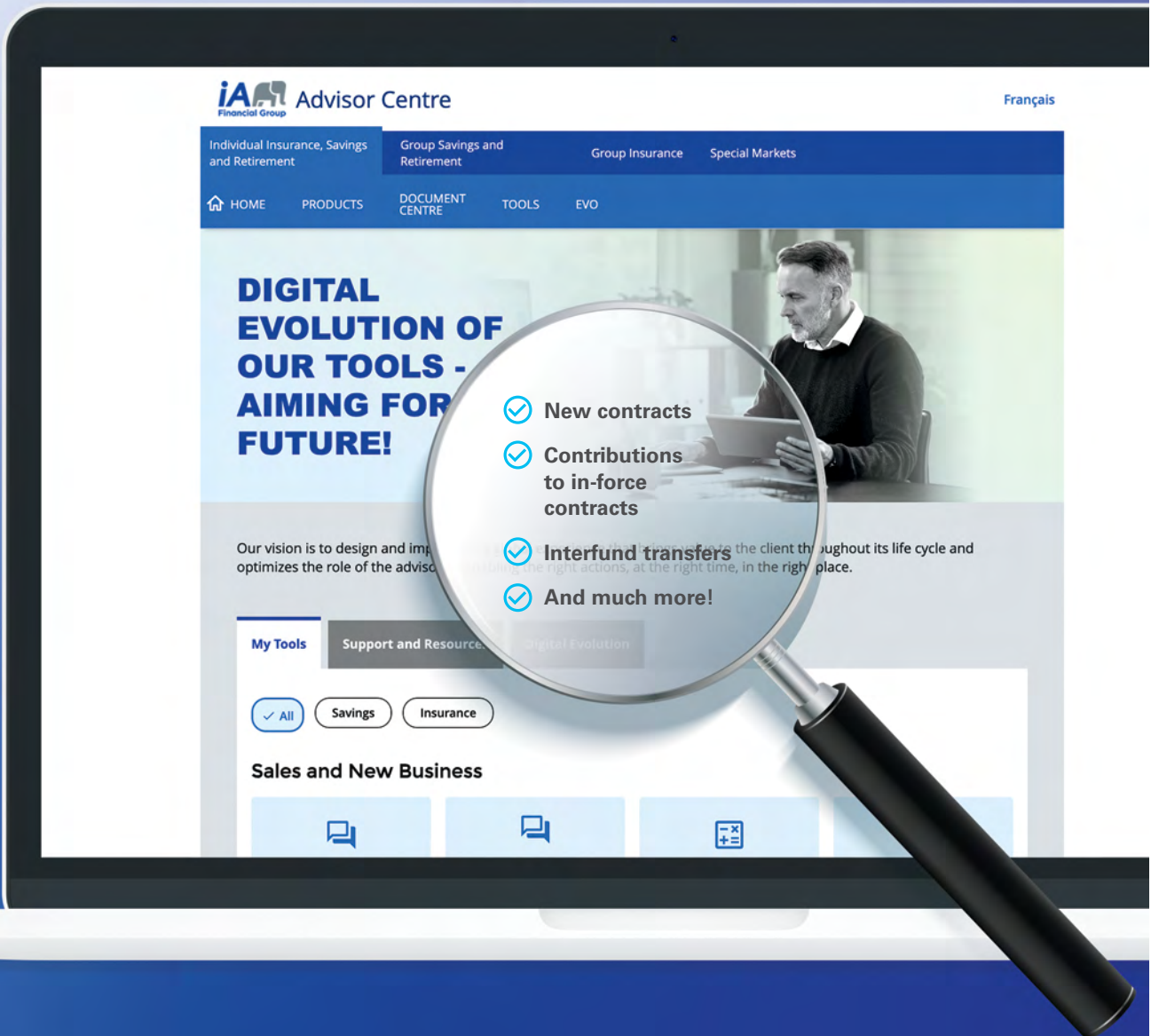
<b>EVO</b>	Provide a distinctive insurance and savings sales experience
<b>Business Tracker</b>	Efficiently manage your clients' contracts and complementary sales opportunities
<b>Prestige grouping tool</b>	Group your clients' assets with their family assets in just a few clicks
<b>RESP (Illustration and enrolment)</b>	Create detailed illustrations and sell RESPs
<b>Series 75/100 reset tool</b>	Reset one or more contracts at once in just 30 seconds
<b>Web Showcase</b>	Develop your client base and boost your online presence

**iA CONNECTED:**  
Stay up to date  
with news that  
affects you



# EVO

Experience driven



Want to learn more?

[F13-1145A](#)

# ESSENTIALS

for your clients

iA Digital Solutions



## iA Mobile

For direct access to return performance and contract details

## My-retirement.ia.ca

To learn all about retirement planning

 [My Retirement](#)

## iA Newsletter

To stay informed on insurance and savings

 [iA Newsletter](#)

## Contribution tool

To increase RRSP or TFSA contributions or program regular contributions

## My Client Space

To access accounts and documents

 [My Client Space](#)

## ia.ca Advice Zone

For practical advice related to life events

 [Advice Zone](#)



# Your Segregated Funds Portal



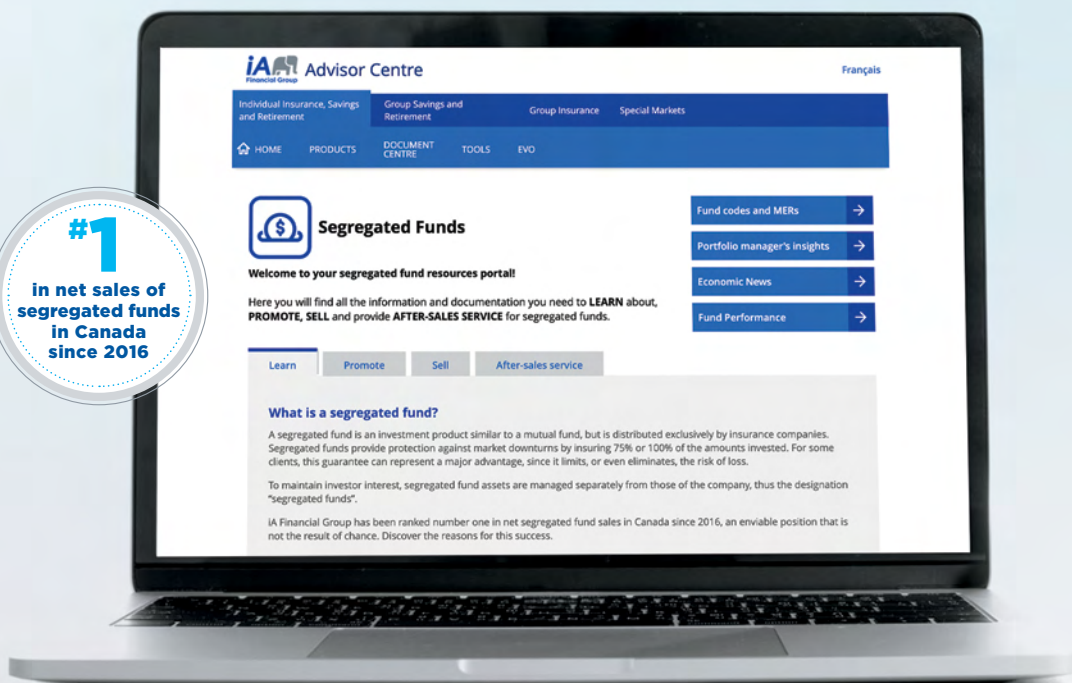
## LEARN

Information you need to understand our segregated funds and their benefits, management fees, guarantees and more.



## PROMOTE

Essential marketing material like brochures, reference documents and more.



## SELL

Directions to your sales support tools like EVO and illustration tools.



## AFTER-SALES SERVICE

Access to tools you need for your after-sales service and following up with your clients.



[ia.ca/SellingSegregatedFunds](https://ia.ca/SellingSegregatedFunds)



# Investing in iA segregated funds means choosing peace of mind!



## Capital protection

On contract maturity or death, this protection allows you to recover 75% or 100% of the amounts invested if the market value of the funds is lower.

## Resets

Our segregated funds, available in the 75/100, 100/100 and FORLIFE Series, offer the possibility of locking in gains in order to protect investment funds during market fluctuations.

## Possibility of avoiding probate fees

A designated beneficiary makes it possible to avoid paying several fees associated with estate settlement, including probate fees. Probate fees may vary according to each client's personal situation and province of residence.

## Quick settlement at death

The value of the funds is promptly paid to beneficiaries in the event of death. This means that relatives won't be personally responsible for the deceased's urgent financial commitments.

## Creditor protection

This can be a considerable advantage for small business owners and professionals who want to limit their risk of loss in case of bankruptcy or lawsuits. Certain conditions apply.

## Quicker, easier tax returns

All tax calculations are already done on the T3 slip (and the Relevé 16 in Quebec) sent by iA, which makes income tax returns easier and faster.

## Possibility of guaranteed income for life

With the FORLIFE Series, segregated funds give you access to guaranteed income for life without having to worry about losing capital.

## **Guarantees**

All our products come with guarantees at maturity or at death. That's a clear advantage over mutual funds!

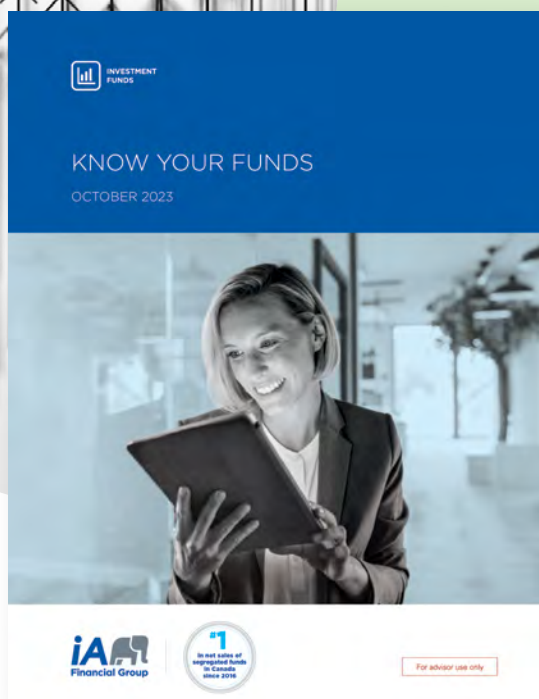


Visit the Segregated Funds Portal in the Advisor Centre

 [ia.ca/SellingSegregatedFunds](http://ia.ca/SellingSegregatedFunds)


Know your funds

# The reference tool with all the information you need about segregated funds



## Quickly find out:

- The distinctive features of each managed and indexed solution
- The main characteristics of income and equity funds offered by iA
- Useful definitions and more!

 [F13-1052A](#)

# iA Global Asset Management (iAGAM)



Rooted in history, innovating for the future

## iAGAM, IS...

- An investment subsidiary of iA Financial Group, a solid firm with a 130-year history
- One of the largest portfolio management firms in Canada
- Over \$100 billion in assets under management
- The expertise of over 170 investment professionals
- A range of complex investment solutions that can be adapted to our clients' ever-changing needs
- A wide range of investment capabilities



## A wide range of investment capabilities



**Asset allocation and managed solutions**



**Strategic funds family**



**Fixed income**



**Canadian equity**



**Foreign equity**



**Alternatives**



**Customized investment solutions**

### Discover the Insights section

Clear answers to complex questions. Benefit from the expertise of our investment professionals.

[iagam.ca/insights](http://iagam.ca/insights)





# iAGAM's portfolio managers

The expertise behind our internally managed funds



## Managed Solutions and Asset Allocation



**Tej Rai**

Senior VP, Head of Asset Allocation



**Sébastien Mc Mahon**

VP, Asset Allocation, Chief Strategist,  
Senior Economist and Portfolio Manager

## Innovation and Quantitative Strategies (international equity)



**Sébastien Vaillancourt**

Senior Director, Portfolio Manager,  
Quantitative Strategies

## Fixed Income

(short-term, corporate and government bonds)



**Jean-Pierre d'Agnillo**

VP and Portfolio Manager,  
Corporate Bonds



**Alexandre Morin**

Senior Director, Portfolio Manager,  
Fixed Income

## Fixed Income and Canadian Equity



**Dan Bastasic**

Senior VP, Investments

## North American Equity

(small cap and growth)



**Marc Gagnon**

VP, Portfolio Manager,  
North American Equities



**David Caron**

Senior Director, Portfolio Manager,  
North American Equities

## U.S. & Global Equities



**Maxime Houde**

Director, Portfolio Manager,  
Thematic Investing

## North American & Global Equities

(Equities & Dividend)



**Danesh Rohinton**

VP, Portfolio Manager,  
Global Dividend



**Oliver Shao**

Director, Portfolio Manager,  
Global Dividend



**Jean-René Adam**

Senior VP,  
Head of Public Equities

# Managed solutions: Your turnkey portfolios!



## Why choose managed solutions?

Our five families of managed solutions, along with our family of index solutions, require little intervention from you and offer an optimal diversification.

The teams of Tej Rai (asset allocation) and Sébastien Mc Mahon (economics) work closely together to optimize the composition of our managed solution portfolios.

Among these families, you will find the solution that best meets the financial goals and risk tolerance of each of your clients.

## Solutions offered

### Focus Funds (iA)

- Focus Prudent (iA)
- Focus Moderate (iA)
- Focus Balanced (iA)
- Focus Growth (iA)
- Focus Aggressive (iA)

### Selection Funds (iA)

- Selection Prudent (iA)
- Selection Moderate (iA)
- Selection Balanced (iA)
- Selection Growth (iA)
- Selection Aggressive (iA)

### Diversified Funds (iA)

- Diversified Security (iA)
- Diversified (iA)
- Diversified Opportunity (iA)

### Global Asset Allocation Funds (iA)

- Global Asset Allocation Security (iA)
- Global Asset Allocation (iA)
- Global Asset Allocation Opportunity (iA)



### ISR (Inhance) Vancity

- SRI Moderate (Inhance)
- SRI Balanced (Inhance)
- SRI Growth (Inhance)

### Indexia Funds (iA) (index solution)

- Indexia Prudent (iA)
- Indexia Moderate (iA)
- Indexia Balanced (iA)
- Indexia Growth (iA)
- Indexia Aggressive (iA)

Vancity

**iA**  
Global Asset Management

# 6 new segregated funds

An even more comprehensive, competitive and innovative fund offering



## One diversified fund

Global Growth and Income (iA)

### The best of both worlds:

- A dividend fund offering balanced exposure to equities and global fixed income securities
- Global exposure allowing investors to expand their investment horizons to increase their growth potential
- Active management by two experienced teams with a solid value creation history

### Lead portfolio managers



**Dan Rohinton**

Vice-President, Portfolio Manager, Global Dividend



**David McCulla**

Senior Director, Portfolio Manager, Fixed Income



**Alexandre Morin**

Senior Director, Portfolio Manager, Fixed Income

Please refer to the *Fund Codes and Management Expense Ratios* document for the new fund's codes and fees.

[F13-1000A](#)



## One Canadian equity fund

Canadian Equity Small Cap (iA)

### Historical outperformance:

- Targeting long-term capital growth by investing mainly in Canadian small and mid cap equities
- Higher growth and diversification potential than large caps
- A portfolio manager who was honoured among Brendan Wood International's "Top Gun Investment Minds" in 2021-2022

### Lead portfolio managers



**Marc Gagnon**

Vice-President, Portfolio Manager, North American Equities



## Four Indexia funds

Create your own Indexia portfolio!

- ✓ Indexia Bond (iA)
- ✓ Indexia Canadian Equity (iA)
- ✓ Indexia U.S. Equity (iA)
- ✓ Indexia Global Equity (iA)

# Responsible investing

One of the most comprehensive ranges of ESG segregated funds in the industry!

[ia.ca/responsible-investment](https://ia.ca/responsible-investment)



## Sustainable Balanced Portfolio (iA):

An “all-in-one” solution that provides access to a selection of sustainable strategies (green bonds, climate risk, carbon emissions reduction, etc.) and brings together the expertise of the industry’s leading firms in this field

## Sustainable Canadian Equity (iA):

- Adherence to companies that adopt the best sustainable investment practices relative to the peer group (80%)
- Thematic investment in specific solutions that consider ESG issues (20%)

WELLINGTON  
MANAGEMENT®

## Climate Strategy (Wellington):

Investment strategy focus on five main categories:

- Low-carbon electricity
- Energy efficiency
- Low-carbon transport
- Water and resource management
- Climate-resilient infrastructure

[F13-1040A | Responsible Investments](#)



## Fidelity Climate Leadership - Balanced™:

A balanced investment approach focused on climate change and decarbonization

## Vancity

### The SRI fund family (Inhance):

- Perfect turnkey managed solutions for clients who wish to invest responsibly in pursuit of their financial goals
- Three asset allocations to match your clients’ investor profiles and risk tolerance: moderate, balanced and growth



Including ESG and responsible investing to broaden the conversation is a great opportunity to set your practice apart and add value for your clients.

**Talk about it!**



# Our external managers

Benefit from the expertise of world-renowned management firms



- Fidelity American High Yield Currency Neutral
- Fidelity Global Monthly Income
- Fidelity True North®
- Fidelity Canadian Opportunities
- Fidelity Global Concentrated Equity
- Fidelity NorthStar®
- Fidelity European Equity
- Fidelity Insights
- Fidelity Global Innovators®
- Fidelity Multi-Asset Innovation
- Fidelity Climate Leadership Balanced™

## Vancity

- SRI Moderate (Inhance)
- SRI Balanced (Inhance)
- SRI Growth (Inhance)

## JARISLOWSKY FRASER

GLOBAL INVESTMENT MANAGEMENT

- Emerging Markets (Jarislowsky Fraser)



- Global Health Care (Renaissance)

## WELLINGTON MANAGEMENT®

- Climate Strategy (Wellington)
- Global Equity Opportunistic Value (Wellington)

## Dynamic Funds®

*Invest with advice.*

- Global Dividend (Dynamic)
- American (Dynamic)
- Global Infrastructure (Dynamic)



- Global Diversified (Loomis Sayles)
- Global Opportunities (Loomis Sayles)
- Global Multisector Bond (Loomis Sayles)
- Floating Rate Income (Loomis Sayles)

## BLACKROCK®

- Global Equity Index ACWI (BlackRock)
- International Equity Index (BlackRock)
- U.S. Equity Index (BlackRock)



**AGILE**  
INVESTMENT MANAGEMENT

- Core Plus Bond (Agile)

## PIMCO

- Global Fixed Income (PIMCO)



- Canadian Equity Small Cap (QV)

For a complete listing of the funds offered by iA Financial Group, refer to the *Fund Codes and Management Expense Ratios* document.

[F13-1000A](#)

### Term life insurance

- T10, T20
- Pick-A-Term 10 to 40 years
- Access Life T15, T20, T25

### Whole life insurance

- L10, L20, L65, L100, T100
- Access Life L100

### Participating life insurance

- iA PAR Estate and Wealth  
10-year payment, 20-year payment  
or payable to age 100

### Universal life insurance

- Genesis level-cost and YRT

### Specialized life insurance

- Legacy

### Disability

- Superior Program
- Universal Loan Insurance
- Acci-Jet Program

### Accident insurance

- Acci 7 PLUS
- Accifamily

### Critical illness

- Transition 4 or 25 illnesses  
T10, T20, T75, T100
- Cancer Guard T10, T20,  
up to age 75

= Simplified issue



### Registered Education savings plan

- My Education+

### Savings and retirement plans

- RRSP, TFSA, FHSA, non-registered
- RRIF, LIRA, LIF, IPP

### Segregated funds

- Classic Series 75/75
- Series 75/100
- Ecoflex Series 100/100
- FORLIFE Series

### Guaranteed investments

- Guaranteed interest fund
- Daily interest fund+
- High interest savings account
- Annuities (guaranteed income)

### Prestige preferential pricing

- Classic Series 75/75 Prestige
- Series 75/100 Prestige
- My Education+ Prestige

### Loan

- RRSP, RESP, investment loan

# Sales charge options

The power to choose and combine

iA Financial Group offers clients a variety of sales charge options. Depending on your client's situation, it is possible to combine more than one option for a single contract for optimal management. This is another way your advisory role and attention in serving your clients can be a real added value!

	At sale Total for the advisor and the agency <sup>1</sup>	At surrender
<b>Option 1</b> <b>No load</b> (CB3 and CB5)	<b>Sales commission:</b> CB 3-year option: 3.5% CB 5-year option: 5.6% <b>Trailing commission:</b> CB3: 0.49% (years 2-4) 1.0% (years 5+) CB5: 0.49% (years 2-7) 1.0% (years 8+)	Degressive charge back (CB) over 3 or 5 years at client surrender based on established percentage. No charge back for client withdrawals of up to 10% of market value of funds as at December 31st of the prior year and 10% of deposits in funds during the current year. <b>For the client<sup>2</sup>:</b> No charge.
<b>Option 2</b> <b>Front-end load</b> (FEL)	<b>Sales commission:</b> Up to 5% of the amount invested, as negotiated with the client. <b>Trailing commission:</b> 1.0% as soon as amounts are invested for more than one month.	No sales charge to the advisor.
<b>Option 3</b> <b>F-Class</b>	<b>Sales commission:</b> No sales commission. <b>Trailing commission:</b> No trailing commission. <b>Monthly advisory fees are paid according to the rate negotiated with your client (between 0.50% and 1.25%).</b>	No sales charge to the advisor. <b>For the client<sup>2</sup>:</b> If a surrender causes the value of F-Class units to be less than the accrued fees, iA will withhold units equivalent to the accrued fee amount before processing the transaction. For a partial surrender, if the remaining balance after the transaction is sufficient to cover accrued fees for the current period, no units will be withheld.

Explore the possibility of combining sales charge options for a single contract with your client. **This can be a highly beneficial strategy!**

<sup>1</sup> For more information, refer to the Commission and Bonus Schedule and Remuneration Rules available in the Advisor Centre or refer to the agreement with your agency.

<sup>2</sup> For more information, refer to the Information Folder and Individual Variable Annuity Contract.

# Classic Series 75/75



**For maximum  
capital growth**



## Advantages

- ✓ **Rapid growth of savings** with minimum fees that are comparable to those of mutual funds
- ✓ **Diversification of investments** to take advantage of the best market opportunities thanks to a vast choice of funds
- ✓ **Peace of mind:** Your clients' heirs are guaranteed to receive the higher of the market value of their investments or 75% of the deposits made

For a complete listing of the funds offered in this series, refer to the *Fund Codes and Management Expense Ratios* document.

[F13-1000A](#)

## Series guarantees

Guarantee at death	 75% of all premiums invested in series funds
Guarantee at maturity	 75% of all premiums invested in series funds
Maturity date of the guarantee	December 31 of the year the annuitant turns 100

Want to learn more?

[ia.ca/SellingSegregatedFunds](https://ia.ca/SellingSegregatedFunds)

## Maximum age (for initial investment)

Contract type	Maximum age
– Non-registered plan/TFSA	Age 90
– RRIF/LIF transferred from another RRIF/LIF	
– RRSP/LIRA/locked-in RRSP	Age 71
– RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP	

## Classic Series 75/75 PRESTIGE 300 & 500

Prestige preferential pricing is designed for investors with significant assets and helps to increase asset growth through reduced management fees.



# Series 75/100

## Growth and estate protection combined





### Advantages

- ✓ **Protects deposits** with a guarantee of 100% at death and 75% at investment maturity
- ✓ Benefits from the **best fund lineup available**, with no limits
- ✓ **Locks in gains** made on investments thanks to annual resets, available until age 85
- ✓ **Protects loved ones:** Heirs are guaranteed to receive the higher of the market value of the investments or 100% of the deposits made before age 85<sup>1</sup>

For a complete listing of the funds offered in this series, refer to the *Fund Codes and Management Expense Ratios* document.

[F13-1000A](#)

### Series guarantees

Guarantee at death	 100% of all premiums invested in series funds
Guarantee at maturity	 75% of all premiums invested in series funds
Maturity date of the guarantee	December 31 of the year the annuitant turns 100

#### Want to learn more?

[ia.ca/SellingSegregatedFunds](https://ia.ca/SellingSegregatedFunds)

[F13-1010A](#) — Series 75/100

### Maximum age (for initial investment)

Contract type	Maximum age
<ul style="list-style-type: none"> <li>– Non-registered plan/TFSA</li> <li>– RRIF/LIF transferred from another RRIF/LIF</li> </ul>	Before age 85
<ul style="list-style-type: none"> <li>– RRSP/LIRA/locked-in RRSP</li> <li>– RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP</li> </ul>	Age 71

### Series 75/100 PRESTIGE 300 & 500

Prestige preferential pricing is designed for investors with significant assets and helps contribute to increased asset growth through reduced management fees.

<sup>1</sup> 75% guarantee at maturity and on deposits made at age 85 or over.

## See how resets prove their worth

Julie made an initial deposit of \$100,000 in a Series 75/100 segregated fund.<sup>1</sup>

 \$100,000

You did a reset to lock in her gains in each year it was favourable to do so.

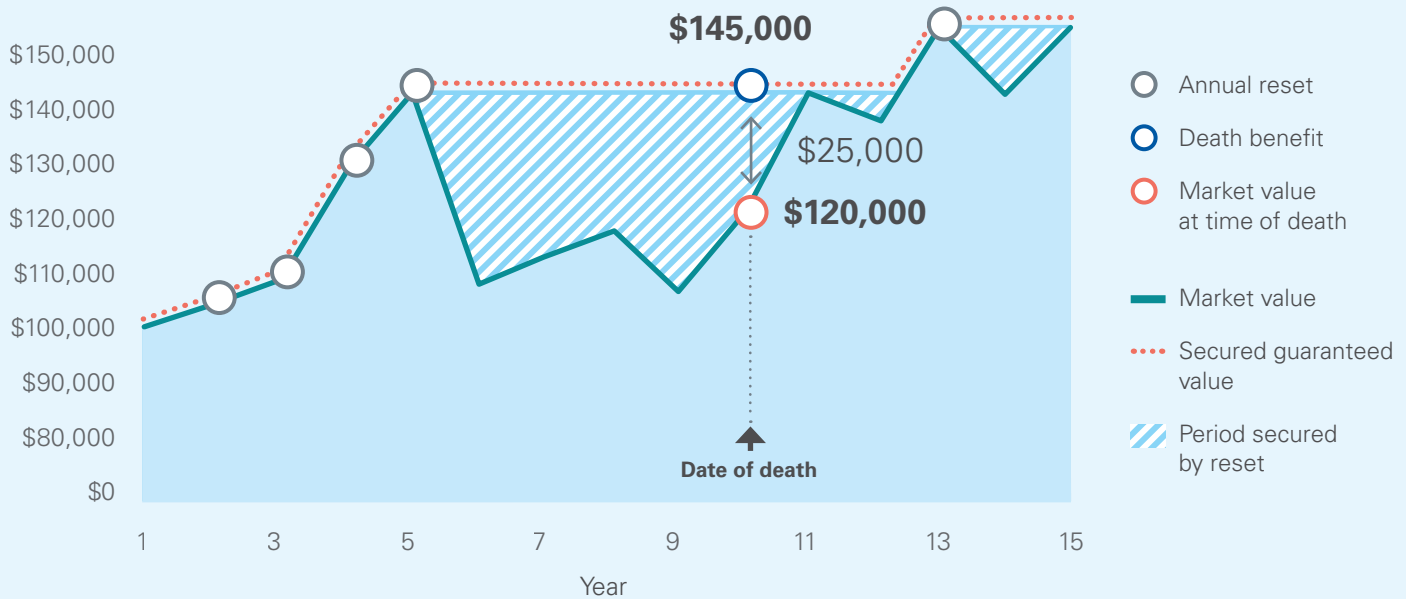
You did this using the reset e-tool in the Advisor Centre.

 Reset

If Julie were to pass away in year 10

At her death, \$145,000 would be paid to her children (designated beneficiaries), i.e. the amount of the last reset in year 5. This is a significant increase over the fund's current market value of \$120,000.

 \$145,000 locked in



IA Digital Solutions



With the reset e-tool, it takes 30 seconds to make a difference!

1. **Allows for electronic resets** by contract or for several contracts at the same time
2. Annual resets **can be programmed**, providing peace of mind
3. **Highlights your advisory role** with personalized confirmations sent to the client!

 [ia.ca/SellingSegregatedFunds](https://ia.ca/SellingSegregatedFunds)

<sup>1</sup> Hypothetical curve for illustrating the reset only.

# PRESTIGE

## PREFERENTIAL PRICING

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



### Higher asset levels = bigger fee reductions



Prestige 300  
Assets between **\$300,000** and **\$499,999**  
Management fees reduced by up to 0.47%



Prestige 500  
Assets of **\$500,000 or more**  
Management fees reduced by up to 0.62%

#### Prestige is...

- **Easy and automatic:** Fees are reduced automatically when your clients reach one of two eligibility levels.
- **Accessible:** Segregated funds, guaranteed investment funds (GIF) and high interest savings accounts all qualify for Prestige preferential pricing.
- **Lucrative:** Reduced fees apply to all funds in the iAG SRP Classic Series 75/75 and 75/100 and to My Education+

1 Amounts presented are for information purposes only. iA Financial Group cannot guarantee segregated fund returns. Be sure to know your client's level of risk tolerance in order to choose the most suitable investment option.  
2 Invested in the Classic Series 75/75 Diversified Opportunity Fund with a net annualized return of 4.06% since the launch of the IAG Savings and Retirement Plan in January 2011.

### The power of Prestige

Boost your clients' returns from the very first year!

#### Two investment scenarios<sup>1</sup>:

##### Scenario 1 – Prestige 300

- Individual or family grouping of **\$350,000** in assets
- Net annualized return of 4.06%<sup>2</sup>
- With the Prestige 300 fee reduction, net annualized return is 4.48%

1 year + \$1,457

10 years + \$21,229

20 years + \$64,499

##### Scenario 2 – Prestige 500

- Individual or family grouping of **\$550,000** in assets
- Net annualized return of 4.06%<sup>2</sup>
- With the Prestige 500 fee reduction, net annualized return is 4.62%

1 year + \$3,055

10 years + \$44,769

20 years + \$136,948

## Two ways to qualify

### 1 — Individually

When your client reaches the \$300,000 or \$500,000 eligibility threshold, Prestige pricing is automatically applied. You don't have to do a thing!

### 2 — As a family grouping

If your clients don't qualify individually, they may qualify in a family grouping.

In a few simple clicks, you can pool your clients' assets with those of their family members who reside at the same address in order to reach one of the two eligibility thresholds.

#### Example:

Amanda, 48 years old	\$300,000
----------------------	-----------

Prestige **300-level** pricing automatically applies

#### Example:

Rachel, 39 years old	\$280,000
Paul, 42 years old	\$210,000
Eli, 18 years old	\$10,000
Total:	\$500,000,

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

### Share the benefits with members of the extended family!

Whether your clients qualify individually or as part of a family grouping, they can share Prestige with extended family members, regardless of their 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. It's easy, it's fast, and it takes less than three minutes!



## Build loyalty and grow your client base by showcasing:

### Pooled family assets

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

### Prestige for extended family members

**EXCLUSIVE TO iA**

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 segregated fund benefits at a lower cost.

### To showcase Prestige and learn more:

[F13-994A – Advisor guide](#)

[F13-992A – Client brochure](#)

[F13-1242A – Prestige Preferential Pricing Guide](#)

[ia.ca/SellingSegregatedFunds](https://ia.ca/SellingSegregatedFunds)

[ia.ca/serie-prestige](https://ia.ca/serie-prestige)



# Ecoflex Series 100/100



## Advantages



- ✓ Offers your clients 100% capital protection at the guarantee maturity date and ensures estate protection in case of death
- ✓ Offers your clients the possibility to crystallize their gains up to four times per year in case of market downturns
- ✓ Allows your clients to be fully invested in the markets and have the best possible protection for their savings: the best of both worlds!

To see all funds offered for the Ecoflex Series 100/100, refer to the document entitled *Fund Codes and Management Expense Ratios*.

[F13-1000A](#)

## For total capital security as retirement approaches

### Series guarantees<sup>1</sup>

Guarantee at death <sup>2</sup>	 100% of all premiums invested in series funds
Guarantee at maturity <sup>2</sup>	 100% of all premiums invested in series funds
Maturity date of the guarantee	Between the annuitant's 60th and 71st birthdays and at least 15 years after the date of the first purchase of fund units in the series

### Maximum age (for initial investment)

Contract type	Maximum age
– Non-registered plan/TFSA – RRIF/LIF transferred from another RRIF/LIF	Before age 85
– RRSP/LIRA/locked-in RRSP – RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP	Age 71

<sup>1</sup> Please refer to the *Product Summary* for more details on guarantees.

<sup>2</sup> Resets of the guaranteed minimum value (GMV):

- At maturity and at death: up to four times per year (upon request), until 15 years before the maturity date of the guarantee
- After that: reset of the GMV at death once a year up to age 80 (upon request)

# FORLIFE Series

For lifetime guaranteed income, whatever the economic situation may be

## Advantages

- ✓ Provides income clients can **ALWAYS** count on. Even when the markets are down, they'll continue to receive the same amount every year... for the rest of their lives!
- ✓ Allows clients to grow their savings while still having access to capital and protecting their estate in the event of death
- ✓ Designed for investors aged 50 to 75 who want to guarantee their level of retirement income or who want immediate, stable retirement income that's guaranteed for life

## Fund selection



- ✓ FORLIFE Guaranteed Maximum Income
- ✓ FORLIFE Guaranteed Income & Growth

## The FORLIFE Series gives you the choice between two stages:

**Savings Stage:**  
Offers a minimum income guarantee<sup>1</sup>

**Income Stage:**  
Offers FORLIFE lifetime guaranteed income

## Income Stage and guarantees

FORLIFE Income	Market Value X Current Income Rate
Current income rate	Reviewed periodically and determined based on age, gender and interest rate levels <sup>2</sup>
Resets of lifetime guaranteed income	Automatic every three years
Guarantee at death	 100% of all premiums invested in series funds
Guarantee at maturity	 75% of all premiums invested in series funds
Maturity date of the guarantee	December 31 of the year the annuitant turns 100

## Maximum age (for initial investment)

Contract type	Maximum age
<ul style="list-style-type: none"> <li>– Non-registered plan/TFSA</li> <li>– RRIF/LIF transferred from another RRIF/LIF</li> </ul>	Age 90
<ul style="list-style-type: none"> <li>– RRSP/LIRA/locked-in RRSP</li> <li>– RRIF/LIF transferred from an RRSP/LIRA/locked-in RRSP</li> </ul>	Age 71

## Want to learn more?

[ia.ca/SellingSegregatedFunds](https://ia.ca/SellingSegregatedFunds)

[F13-864A](#) — *FORLIFE Series*

[F13-884A](#) — *How the FORLIFE Series works*

<sup>1</sup> See *Product Summary* for details regarding the Savings Stage.

<sup>2</sup> Once income payments have begun, income may only be adjusted upwards as a result of resets. The current income rates are published in the FORLIFE Series illustration tool in your Advisor Centre.

# Estate costs calculator

A tool for comparison between mutual funds and segregated funds. It illustrates the impact of estate costs on net value at death and provides clarity on the expenses associated with settling an estate.

By selecting the province, the capital to be invested and your client's projection period, you will see the potential savings and can provide your client with the complete report.



“When it’s time to take action, you can use calculators to close the sale.”

## Example of net potential savings in the calculator illustration report

<b>Province:</b>	<b>Marginal tax rate (%)</b>	<b>Capital to invest (\$)</b>	<b>Investment term (years)</b>
Ontario	53.53%	\$200,000	15

Mutual funds		Segregated funds – Classic Series 75/75	
Investment	\$200,000	Investment	\$200,000
		Additional management fees related to the advantages of segregated funds	0.25%
Net rate of return	5.00%	Net rate of return	4.75%
Market value at death	\$415,786	Market value at death	\$401,181
Probate fees	\$5,487	Probate fees	\$0
Professional fees	5 hours \$1,250	Professional fees	0 hours \$0
Estate executor fees	3% \$12,474	Estate executor fees	0% \$0
Fees applicable at death	0% \$0	Fees applicable at death	0% \$0
<b>Total estimated fees</b>	<b>\$19,210</b>	<b>Total estimated fees</b>	<b>\$0</b>
Income taxes	\$57,755	Income taxes	\$53,846
Net value at death	\$338,820	Net value at death	\$347,335
<b>Potential savings</b>	<b>\$0</b>	<b>Potential savings</b>	<b>\$8,515</b>

### Three best practices for use:

- ✓ Prepare scenarios BEFORE meeting with the client to present favourable results.
- ✓ Be sure to read the disclaimer at the bottom of the calculator and call it to the client's attention if necessary.
- ✓ Keep in mind that the calculator is mainly intended for clients aged 60 and over.

#### Want to learn more?

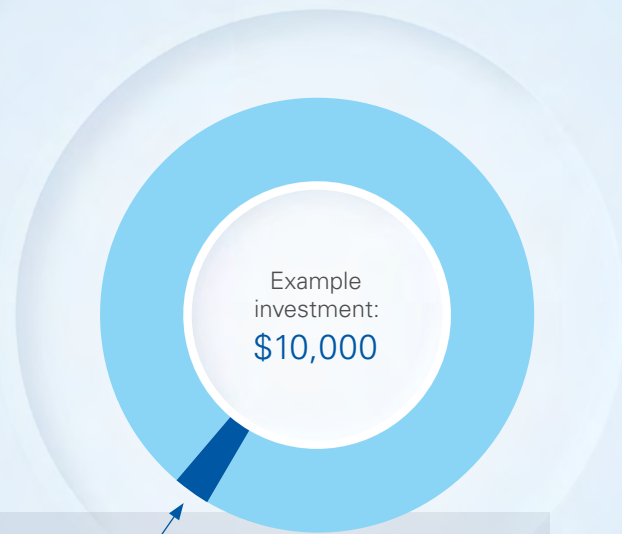
[Good practice guide](#)

[Calculator](#)



# Segregated fund fees

All investments have management fees. It's important to understand what these fees include.



Management Expense Ratio (MER)<sup>1</sup>: \$269 (2.69%<sup>2</sup>)

1.11% (\$111)	Fund management (±90% of 1.11%)	<ul style="list-style-type: none"> <li>- Portfolio management and investment selection</li> <li>- Performance monitoring</li> <li>- Investment and development research</li> </ul>
	Operating expenses (±10% of 1.11%)	<ul style="list-style-type: none"> <li>- Client support and digital services</li> <li>- Regulatory filing fees (legal, accounting, etc.)</li> <li>- Bookkeeping fees</li> </ul>
1.00% (\$100)	Professional financial advice and agency fees	<ul style="list-style-type: none"> <li>- Personalized client services                             <ul style="list-style-type: none"> <li>- Understanding financial needs</li> <li>- Setting of financial goal(s)</li> <li>- Regular and ongoing goal assessments</li> </ul> </li> <li>- Transaction compliance and monitoring</li> <li>- Professional development and licences</li> </ul>
0.33% (\$33)	Sales taxes	<ul style="list-style-type: none"> <li>- Applicable government taxes</li> </ul>
0.25% <sup>3</sup> (\$25)	<b>Advantages of segregated funds</b>	<ul style="list-style-type: none"> <li>- Capital protection upon maturity or death</li> <li>- Protection of investment gains through resets<sup>3</sup></li> <li>- Possibility of avoiding probate fees</li> <li>- Quick settlement in case of death</li> <li>- Possible creditor protection<sup>4</sup></li> </ul>

<sup>1</sup> Fees deducted from the assets of each fund at the valuation date  
<sup>2</sup> Diversified Funds, Classic Series 75/75, IAG SRP  
<sup>3</sup> May vary based on the type of funds and series chosen  
<sup>4</sup> Certain conditions apply. See document [F13-1135A](#).

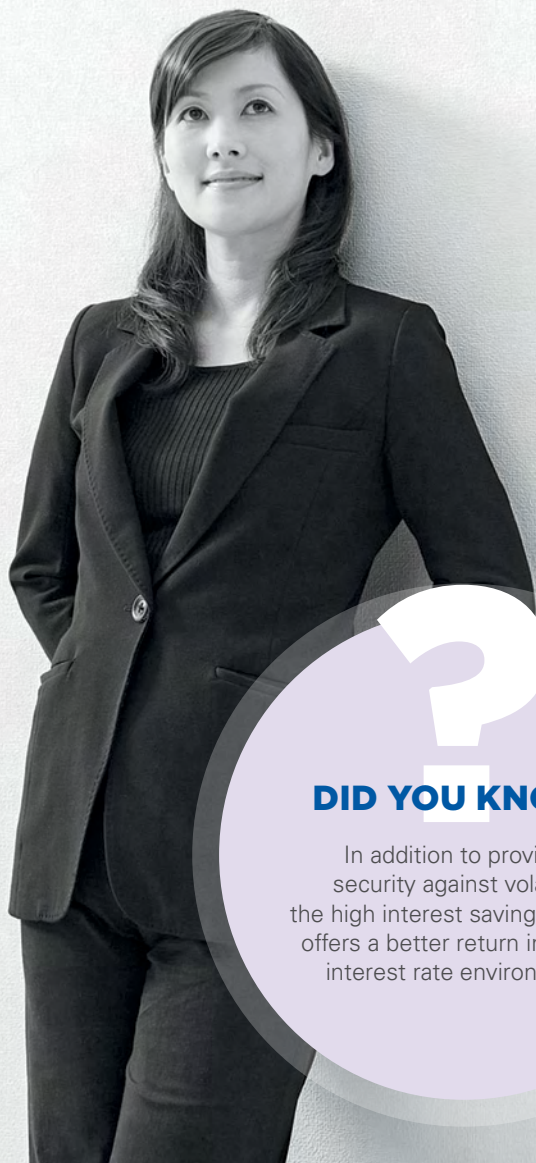


# High Interest Savings Account

HIGH INTEREST RETURNS,  
RISK FREE!

A beneficial option designed for  
your clients' needs and situation

- Wait for the right time to invest, for example, following a major cash inflow
- Save risk-free for a major purchase, or
- Create a contingency fund for the unexpected



## DID YOU KNOW?

In addition to providing security against volatility, the high interest savings account offers a better return in a rising interest rate environment!

### Key attributes

#### Growth

- High yield
- No withdrawal fees
- No management fees

#### Accessibility

- No minimum investment
- Withdrawals possible at any time
- Offered in all registration types

#### Security

- No risk
- Possible creditor protection

### Distinctive features

#### Beneficiary designation and possibility of creditor protection

The same advantages as segregated funds, without having to worry about a stock market downturn.

#### Reduced management fees (MER) for segregated funds

The balance of the high interest savings account is considered when determining eligibility for Prestige preferential pricing, which reduces the management fees for segregated funds.

#### No additional contract to open

The high interest savings account is included in the same contract as segregated funds and guaranteed interest funds.

For the current interest rate, visit:

[ia.ca/fixed-income-investment-rate](https://ia.ca/fixed-income-investment-rate)

or consult the following document to learn more:

[F13-1035A](#)



# Guaranteed interest fund (GIF)

Some of the first to benefit from rising interest rates!



## Guaranteed and high interest returns!wv

Terms offered: 1 month – 1 to 5 years – 10 years

GIFs are an attractive complement to bonds for investors who are looking for more financial stability. The portion of the portfolio invested in GIF can be used to:

- Reduce risks associated with volatility
- Benefit from a fixed interest rate, as opposed to bond or equity funds which fluctuate
- Improve portfolio diversification

### More advantageous than the GICs offered by banks

#### → Tax advantage

Non-refundable tax credit applicable on the first increment of \$2,000 of eligible pension income, starting at age 65.

#### → Beneficiary designation

- Quick payment at death
- No estate settlement fees
- Option for creditor protection

#### → Redeemable at any time (fees may apply)

### Combine performance, flexibility and security

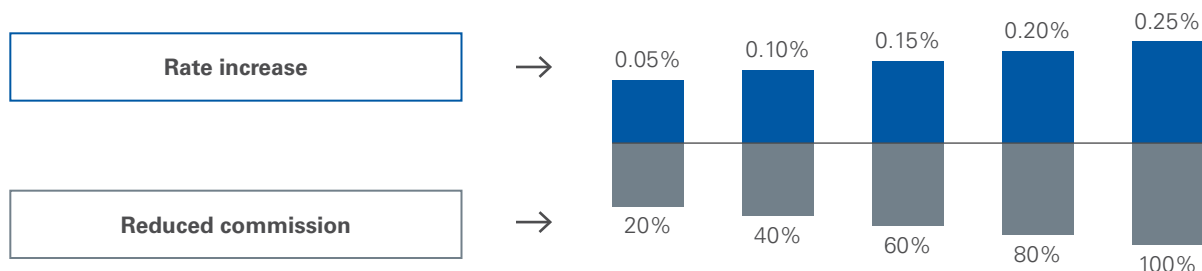
1. Capital 100% guaranteed
2. Rate guaranteed up to 60 days
3. Assets in GIFs count toward the Prestige eligibility threshold
4. Consolidation of investments at iA Financial Group to enhance the interest rate (on request)

#### Want to learn more?

[+ ia.ca/fixed-income-investment-rate](https://ia.ca/fixed-income-investment-rate)

[F13-923A](#) — *Guaranteed interest fund*

## Reduced commission possible to pass along a better rate to the client



# RRSP or TFSA?

## Why not both?

RRSPs and TFSAs are both profitable plans because they let your clients build their savings tax-free. Combining the two will allow your clients to diversify their savings and achieve different objectives.



### Registered retirement savings plan (RRSP)

Allows your clients to invest now, in preparation for retirement, and to take advantage of the Home Buyers' Plan (HBP).

#### Advantages

- ✓ Grow savings tax-free until contributions are withdrawn
- ✓ Benefit from tax refunds thanks to tax-deductible contributions (reinvest the tax refund for even more savings)
- ✓ Use automated debits to save without having to think about it

#### Don't forget

- ✓ The annual contribution limit is 18% of the client's income up to the limit set by the Canada Revenue Agency.
- ✓ Unused contribution room can be carried forward

### Tax-free savings account (TFSA)

Allows your clients to save for personal projects (travel, renovations, etc.) and also build up an emergency fund.

#### Advantages

- ✓ Grow savings tax-free
- ✓ Have the flexibility to invest and withdraw money anytime
- ✓ Use automated debits to save without having to think about it

#### Don't forget

- ✓ TFSA contributions are not tax-deductible or taxable when withdrawn
- ✓ Limit of up to \$88,000 for 2023
- ✓ Unused contribution room accumulates from year to year

### DID YOU KNOW?

With the contribution tool, available in My Client Space and on iA Mobile, your clients have the freedom to increase their RRSP or TFSA contributions at any time!

#### Want to learn more?

- [+ RRSP Calculator](#)
- [+ TFSA Calculator](#)



# RRSP loan

iA Digital Solutions

## Get your retirement savings on the right track!

### Why take out an RRSP loan?

- To receive a higher tax refund
- To take advantage of unused contributions
- To reach savings objectives more quickly

### Advantages of the iA Financial Group RRSP loan

- A wide choice of investment funds
- Flexibility to repay the loan, in part or in full, at any time
- Option to wait for tax refund and postpone first loan payment 120 days
- Possibility of borrowing up to \$50,000 to cover unused contribution room
- Competitive interest rates

### RRSP-HBP loan

iA's RRSP-HBP loan allows your clients to take advantage of the Home Buyers' Plan (HBP) even if they currently have little or no savings in an RRSP!

### Advantages of the iA Financial Group RRSP-HBP loan

- Additional funds for a first-time home buying project
- No change to your clients' budget in the short term
- A simple and low-cost solution
- No credit checks (in most situations)



November 6, 2023  
to February 9, 2024,  
your clients can  
get a discount of

**0.50%**

on the RRSP loan  
current interest rate.

For current rates, visit:

[ia.ca/rrsp-loan](https://ia.ca/rrsp-loan)

#### Want to learn more?

[F13-565A](#) — RRSP loan – To make the most of your RRSP

[F13-1118A](#) — RRSP-HBP loan

[RRSP Loan Calculator](#)



# RESP

Get the ball rolling on education savings today!



## MY EDUCATION+

Allows your clients to invest the amount they want, when they want and in the types of investments best suited to their needs.

- Plan type: Individual or family
- Access to Prestige preferential pricing for eligible clients
- Guarantee at death and at maturity: 75%

### Three great reasons to subscribe:

1. Any amount can be invested at any time! No commitment and no penalty for not contributing.
2. Complete range of investment funds adapted to all profiles
3. Single contract for all children or separate contracts for each one

## With iA, your clients get:

### Peace of mind

If the beneficiary does not pursue post-secondary education, contributions and accumulated income can be transferred to another child, withdrawn, or transferred to an RRSP.<sup>1</sup>

### Flexibility

Your clients have full control over when to withdraw funds during the beneficiary's post-secondary education.<sup>1</sup>

### Want to learn more?

- [F13-921A](#) — *Comparison - iA vs. foundations*
- [F13-911A](#) — *My Education+ product brochure*

These resources and more are available at:

[ia.ca/SellRESP](https://ia.ca/SellRESP)

<sup>1</sup> Certain government-imposed criteria apply.



# The RESP resource portal

Offer your clients a personalized experience!



## 1 Learn

Explore the basics of RESPs: terms used, types of plans, contributions, grants and more!

## 2 Promote

Illustrate for your clients just how much they could save for their children's education

The RESP illustration tool creates detailed, year-by-year simulations, including all eligible grants!

Try different scenarios, different products, even see the impact of adding an RESP loan!

## 3 Sell

Open an RESP with ease with the iA Financial Group enrolment tool!

With the built-in electronic signature, you can use it for in-person or remote meetings.

## 4 After-sales service

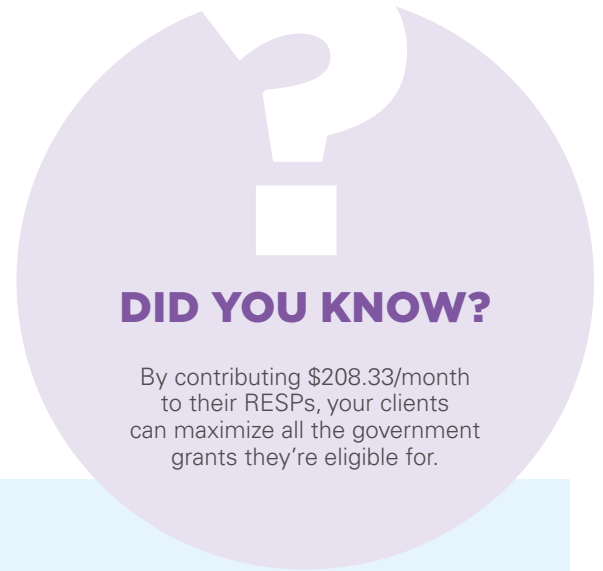
Give your clients the after-sales experience they deserve!

Easily find information about financial and non-financial transactions and the forms required for all of these transactions.



# RESP – Provincial and federal grants

Your one-stop shop, iA Financial Group, allows clients to take advantage of all provincial and federal grants available from coast to coast.



## Federal grants

The Canada Education Savings Program (CESP) is a federal initiative that adds to the subscriber's contributions through two different types of grants.

	Canada Education Savings Grant (CESG)	Canada Learning Bond (CLB)
Annual grant (% of contributions)	20%	Limit of \$2,000 per child for eligible families
Annual limit (per child)	\$500	
Lifetime maximum (per child)	\$7,200	
Additional grant (% of contributions)	Based on net family income, 10% or 20% of the first \$500 invested each year	

## Provincial grants

Certain Canadian provinces encourage families to save even more by offering additional grants.

	Quebec Education Savings Incentive (QESI)	British Columbia Training and Education Savings Grant (BCTESG)
Annual grant (% of contributions)	10%	One-time grant of \$1,200 Application must be submitted between the child's 6th birthday and the day before the child's 9th birthday
Annual limit (per child)	\$250	
Lifetime maximum (per child)	\$3,600	
Additional grant (% of contributions)	Based on net family income, 5% or 10% of the first \$500 invested each year	

**Does your client want to maximize their grants?  
The RESP loan may be the solution!**

Find out on the next page.

**Want to learn more?**

[F13-872A](#) — RESP Education Savings Grants

# RESP loan – Are your clients fully benefitting from government grants?

## The iA RESP loan allows clients to:

- Maximize their contributions to obtain full government grant amounts when the client is unable to free up the budget required
- Recover unused grants from previous years
- Increase their contributions without changing their RESP budget
- Make more in returns by investing additional contributions and grants generated by the loan

## Offer your clients the best in education savings advice:

Tell them about the RESP loan as an option to consider to maximize savings for their child's post-secondary education.

Use the illustration tool to quickly showcase the added value of the RESP loan.

[+ RESP illustration tool](#)

### Want to learn more?

[F13-587A](#) — *RESP Loan*

[F13-963A](#) — *RESP Loan –  
Product Summary*



## The iA RESP loan also offers:

More flexibility than a conventional loan, as it can be repaid any time but payment is not due until RESP amounts are withdrawn

+

A competitive interest rate

+

No credit check



# Investment Loan

Increase your clients' growth potential using a **financial leverage strategy!**

*You know what they say, "it takes money to make money!" This is the financial concept of the investment loan in a nutshell.*



## Advantages of borrowing to invest:

- Taking advantage of future market upturns
- Growing wealth faster
- Improving and diversifying investment portfolio
- Maximizing non-registered investments while maintaining access to liquidity<sup>1</sup>
- Benefitting from deductibility of interest charges
- Taking advantage of the benefits of segregated funds
- Taking advantage of reduced management fees (for those above the eligibility threshold for Prestige preferential pricing)<sup>2</sup>

## A simple strategy



The client takes out a loan



Invests the loaned money in a non-registered iA contract



Pays the interest and pays back the loan



Keeps the return generated by the investment

## CAUTION:

The use of the leveraging strategy is governed by special rules and is only for a particular clientele. Consult the eligibility requirements and documents to be provided.

Prime rate and monthly payments vary over time and may lead to an increase or decrease in the cost of borrowing

## Want to learn more?

[F13-618A](#) — Product summary

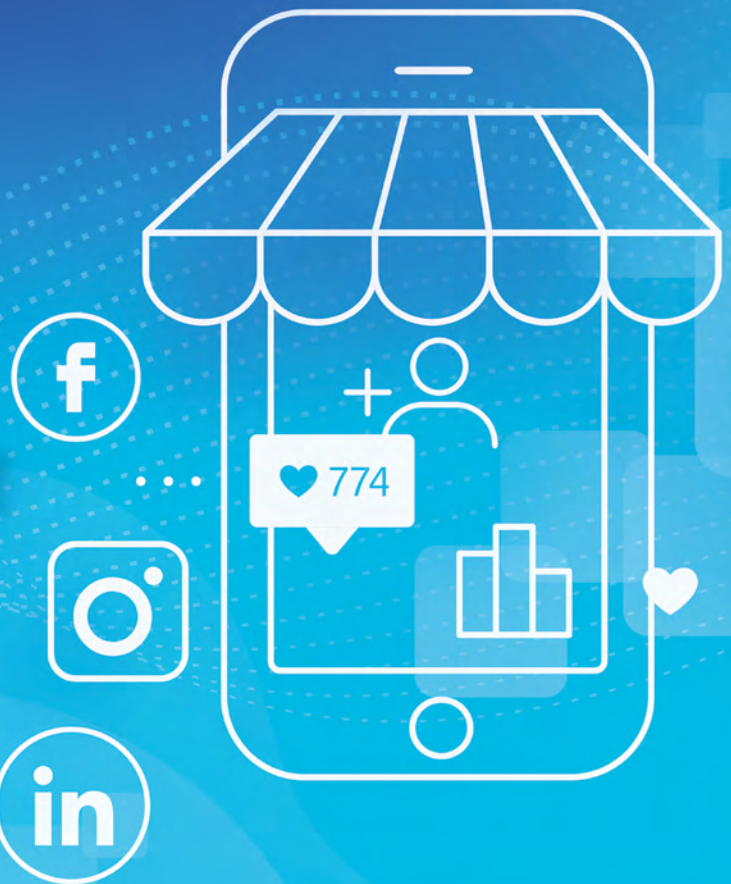
[F13-622A](#) — Product guide

<sup>1</sup> The possibility of repaying only the monthly interest on the loan offers the holder more flexibility.

<sup>2</sup> If the \$300,000 eligibility threshold is reached, the client can enjoy a management fee reduction on segregated funds held in the Classic Series 75/75 and 75/100.

# Increase your visibility and grow your clientele online!

## Web Showcase

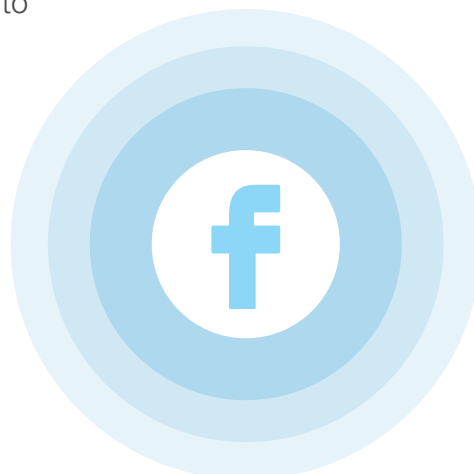


### Designed for you:

- ✓ Choose from more than 300 ready-to-use posts
- ✓ Consult practical guides for using Facebook and LinkedIn better
- ✓ Create personalized links so that leads will be credited to you!
- ✓ Chat with a specialist via messaging
- ✓ View training videos
- ✓ Quick access to our client email templates to stay in touch with your clients



 [web-showcase.ia.ca](http://web-showcase.ia.ca)



# When to invest?

## Protect your clients' investments from their emotions!

Investors who are guided by their emotions are at risk of entering and exiting the stock market at the wrong time, reducing their investment portfolio returns.



### The cycle of investor emotions on the stock market



### Choose an informed investment strategy

A simple contribution made automatically every month will help your clients reach their savings goals, avoid falling prey to their emotions and enjoy the following advantages:



#### More discipline

Regular contributions make budget planning easier. Savings grow without requiring too much effort.



#### Better returns

Your clients invest early and often, leading to more growth for the same amount invested.



#### Peace of mind

Clients are less affected by market fluctuations and their savings steadily grow.



#### Personal control

Clients can manage emotions that are too often the source of bad investment decisions.

### Strong winds blowing in the financial markets? Help your clients stay the course!

Remind your clients that during periods of volatility, it is best to stay the course on their investment strategy.

History has shown that it takes an average of only **19 months** for the markets to return to their previous levels\*.

**Tip:** Eliminate the uncertainty that comes from market fluctuations with dollar-cost averaging (DCA).

#### Want to learn more?

- [F13-834A](#) — *The cycle of investor emotions*
- [F13-972A](#) — *Systematic saving*
- [F13-1089A](#) — *Dollar-cost averaging (DCA)*

\*Source: S&P 500 Bear Markets since 1950, iA Investment Management

# IAG Savings and Retirement Plan

## Product Summary

The IAG Savings and Retirement Plan includes several series of segregated funds designed to meet the needs of all types of investors.

Your clients can benefit from a comprehensive savings plan that combines all of their goals: investing, saving for special projects, retirement savings or retirement income.

Segregated funds also offer the opportunity to:

- Take advantage of market growth
- Retain profits even if there is a drop in the markets
- Obtain a quick and confidential settlement at death
- Enjoy protection from creditors

The IAG Savings and Retirement Plan ensures your clients' peace of mind not only during retirement, but also throughout their working/active life.

### Plans offered

- Non-registered savings plan
- TFSA: Tax-Free Savings Account
- FHSA: First Home Savings Account
- RRSP: Registered Retirement Savings Plan
- LIRA: Locked-In Retirement Account
- Locked-In RRSP
- RRIF: Registered Retirement Income Fund
- LIF: Life Income Fund

### Other investment options\*

- RRSP loan (up to \$50,000)
- Investment loan (\$300,000 maximum)
- Dollar Cost Averaging (DCA): The contract holder invests the initial premium in the Money Market Fund or the High Interest Savings Account. At the selected frequency, an amount pre-determined by the holder is automatically transferred from the Money Market Fund or the High Interest Savings Account to be invested in funds of the holder's choice. These transfers are made for a fixed 2- to 12-month period.

\* These options are not included in the Income Stage of the FORLIFE Series.

### Maximum age at issue and for the initial deposit<sup>1</sup>

	Maximum age
Non-registered savings plans/TFSA	90 <sup>2,3</sup>
RRSP, LIRA and locked-in RRSP	71
RRIF and LIF (if transferred from an RRSP/LIRA)	71
RRIF and LIF (if transferred from a RRIF/LIF)	90 <sup>2,3</sup>

<sup>1</sup> The maximum age at issue and for the initial deposit may vary according to applicable legislation. For more information, see the *Information Folder*

[F13-772A](#)

<sup>2</sup> The maximum age for the Savings Stage of the FORLIFE Series is age 80; for the Income Stage, it is age 90.

<sup>3</sup> The maximum age for Series 75/100, 75/100 Prestige and Ecoflex 100/100 is age 85.

## Investment vehicles

### Segregated funds

The IAG Savings and Retirement Plan consists of several series of segregated funds, each with its own guarantees and choice of funds:

#### Series offered

- Classic Series 75/75
- Classic Series 75/75 Prestige
- Series 75/100
- Series 75/100 Prestige
- Ecoflex Series 100/100
- FORLIFE Series

To see the list of funds offered in each series and the fund codes, please refer to the document entitled *Fund Codes and Management Expense Ratios*

[F13-1000A](#)

#### Fund selection

- ESG funds
- Managed solutions
- Income funds
- Canadian and global diversified funds
- Canadian and global hybrid funds
- Canadian, U.S., global and international equity funds
- Specialty funds
- Index funds
- Lifetime guaranteed income funds

#### Guaranteed Interest Funds

- Guaranteed Interest Funds for terms of:
  - 1 month (automatically renewable)
  - 1 to 5 years
  - 10 years
- Progressive Rate Guaranteed Interest Funds of:
  - 5 years

#### High Interest Savings Account

#### Daily Interest Fund+ (DIF+)

#### Information on interest rates

Applicable interest rates are available at:

[ia.ca/fixed-income-investment-rate](http://ia.ca/fixed-income-investment-rate)



## Minimum investment in the funds

	Classic Series 75/75	Series 75/100	Ecoflex Series 100/100	FORLIFE Series	
				Savings Stage	Income Stage
Minimum initial investment	\$100	\$100	\$100	\$100	\$25,000
Subsequent minimum investments	\$100	\$100	\$100	\$100	\$100
Minimum per fund	\$5	\$5	\$5	\$5	\$100
Minimum pre-authorized debit (PAD)	\$25	\$25	\$25	\$25	n/a
<b>RRIF and LIF contracts – Minimum initial investment</b>					
– FORLIFE Series – Income Stage: \$25,000		– Other series: \$10,000		– Lump-sum payments or transfers: \$500	
<b>Guaranteed Interest Funds</b>					
– Minimum initial investment: \$500					

## Unit value

The unit value of each fund is determined every business day and is available on the iA Financial Group website and in the Advisor Centre.

## Management Expense Ratio (MER)

Management expense ratios are based on the series selected and each fund's risk level. For details on each fund's MER, refer to *Fund Codes and Management Expense Ratios* available in the Document Centre of the Advisor Centre. [F13-1000A](#)

## Fees

Before October 23, 2023, fees were calculated on December 31 of each year based on the market value, after all transactions had been processed.

Starting October 23, 2023, fees are calculated quarterly based on the guaranteed minimum value at death, after all transactions have been processed.

One quarter of the fees is paid to iA Financial Group quarterly, on the anniversary date of the series (or on the first Valuation Date following that date), through a surrender of the series' units. The series fee rate is based on the volatility of the funds..

Category of fee rate	Fee rate	Fee rate	Fee rate
	Series 75/100 and Series 75/100 Prestige	Ecoflex Series 100/100	FORLIFE Series – Savings Stage
Category 1	0.10%	0.25%	0.10%
Category 2	0.20%	0.40%	0.25%
Category 3	0.30%	0.50%	0.40%
Category 4	-	0.65%	0.50%
Category 5	-	0.75%	-

## Sales charge options

### Charge Back over 3 or 5 Years (advisor and agency fee)<sup>1</sup>

There is no client fee. The charge back is applied to the advisor and the agency during the first 3 or 5 years, and the percentage decreases each month.<sup>2</sup>

### Front-End Load (no surrender fee)

A sales charge of up to 5% of the premium to be invested in the funds is negotiated by the policyholder and paid to the advisor and the agency.<sup>2</sup>

## Surrenders

- Minimum \$100 per surrender.
- For deposits made with the Deferred Sales Charge (DSC) option (which is no longer available for new deposits), surrender fees may apply, except for surrenders made over the course of a calendar year which do not exceed the greater of: 1) 10% of the market value of the contract, on the last business day of the previous year, plus 10% of the premiums invested in the contract during the current year;\* or 2) the annual minimum RRIF withdrawal that must be made under the contract as prescribed by the Income Tax Act (Canada).

\* The fee waiver on the 10% does not apply to surrenders made for transfer to another institution.  
Refer to the *Folder and Contract F13-772A*, for more information on fees applicable to Guaranteed Interest Funds.

## Transfers between funds

Transfers between series or between funds within the same series are allowed with no transaction or surrender fees.

## Transfer options upon death

Upon the annuitant's death, the contract can be maintained in force for the legal or common-law spouse. The spouse may elect to become the surviving annuitant even if not specifically designated as such in the contract. The **Inheritance Your Way** option allows the death benefit to be paid in the form of a life annuity, an annuity certain, a lump-sum payment or a combination of the three based on a formula adapted to each heir.

## Documents and forms

Application	<a href="#">F17A</a>
Electronic Application	<a href="#">F17EA</a>
Your Investor Profile	<a href="#">F51-122A</a>
Information Folder and Contract	<a href="#">F13-772A</a>
Fund Facts	<a href="#">F14-10A</a>

<sup>1</sup> Charge Back over 5 years is allowed on new deposits until the annuitant reaches age 80.

<sup>2</sup> For more information, refer to the *Commission and Bonus Schedule and Remuneration Rules* available in the Advisor Centre.

## List of reference documents by topic

All of these documents are available in the Advisor Centre under Document Centre and can be ordered in paper format<sup>1</sup>.

	DOCUMENT	TARGET		DOCUMENT	TARGET
<b>Segregated Funds</b>					
Advantages	F13-452A	Client			
Beneficiary designation	F51-327A	Client			
Systematic saving	F13-972A	Client			
Fund Codes and Management Expense Ratios	F13-1000A	Advisor			
F-Class	F13-1051A	Client			
Guide – <i>Know your funds</i>	F13-1052A	Advisor			
Responsible Investment	F13-1040A	Client			
<b>High Interest Savings Account</b>					
Explanatory document	F13-1035A	Advisor			
Sales approaches	F13-1035A-1				
<b>Guaranteed Interest Funds</b>					
Explanatory document (PDF)	F13-923A	Advisor			
<b>Investment Loan</b>					
Promotional leaflet	F13-618A	Client			
Product summary	F13-622A	Advisor			
<b>RRSP-HBP Loan</b>					
Explanatory document	F13-1118A	Client			
<b>IAG SRP Fund Series</b>					
Explanatory document	F13-714A	Advisor			
Series 75/100 Explanatory document	F13-1010A	Advisor			
<b>Prestige Preferential Pricing</b>					
Promotional leaflet	F13-992A	Client			
Explanatory document	F13-994A	Advisor			
<b>RESP</b>					
Comparison of iA products with foundations	F13-921A	Advisor			
<b>My Education+</b>					
Explanatory document	F13-915A	Client			
Product summary and grant details	F13-911A	Advisor			
<b>RESP Loan</b>					
Promotional leaflet	F13-587A	Client			
Product summary	F13-963A	Advisor			
<b>Estate planning</b>					
Becoming a resource person	F13-706A	Advisor			
Estate planning: Do you know your parents' wishes?	F13-1043A	Client			
<b>Inheritance Your Way</b>					
Promotional leaflet	F13-925A	Client			
<b>Taxation</b>					
Tax Reference Sheet	F13-645A	Advisor			
Tax treatment of segregated funds	F13-1023A				
<b>Retirement planification</b>					
Retirement Journey Support Guide	F13-1204-1	Advisor			

<sup>1</sup> Unless otherwise indicated.

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NEW

# FHSA

## FIRST HOME SAVINGS ACCOUNT



## Help your clients buy their first home.

### What is an FHSA?

An FHSA is a tax-free savings account designed to help future homeowners save for the purchase of a qualifying first home in Canada. Clients can transfer funds from their FHSA to their RRSP or their RRIF if the funds are not used.

### How?

Clients can contribute up to \$8,000 per year to their FHSA, for a maximum total of \$40,000.

### When?

The FHSA contribution deadline is December 31 of each year.

### Who?

- Must be a Canadian resident
- Must be of legal age in your province of residence
- Must be under 71 years of age as of December 31 of the current year
- Must not have been a homeowner during the last four years

### Key advantages of the FHSA

- As with an RRSP, FHSA contributions reduce annual taxable income.
- Savings and returns generated in the FHSA are tax free upon withdrawal if the savings are used to purchase a first home.
- Unlike RRSP withdrawals under the Home Buyers' Plan (HBP), sums withdrawn from an FHSA for the purchase of a first home do not have to be repaid.
- Clients can carry forward up to \$8,000 of unused contribution room, for a maximum annual contribution of \$16,000. Clients can transfer funds from their FHSA to their RRSP or their RRIF if the funds are not used.

### Want to know more?

[F13-1239A – Advisor sales document](#)

[ia.ca](#)

[FHSA calculator](#)