SAVINGS

OPPORTUNITES – EXISTING CLIENTS

Clients without savings – Generational approach

iA Financial Group

For advisor use only

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

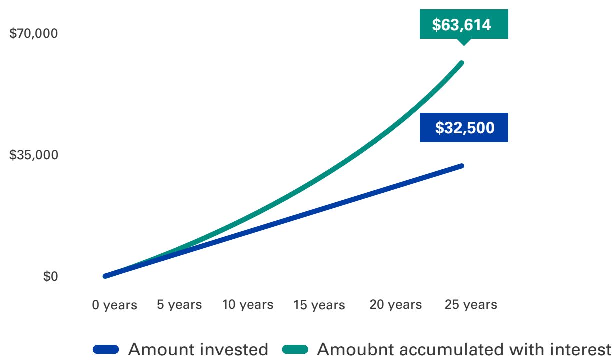
What we offer

- 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 time[1]

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

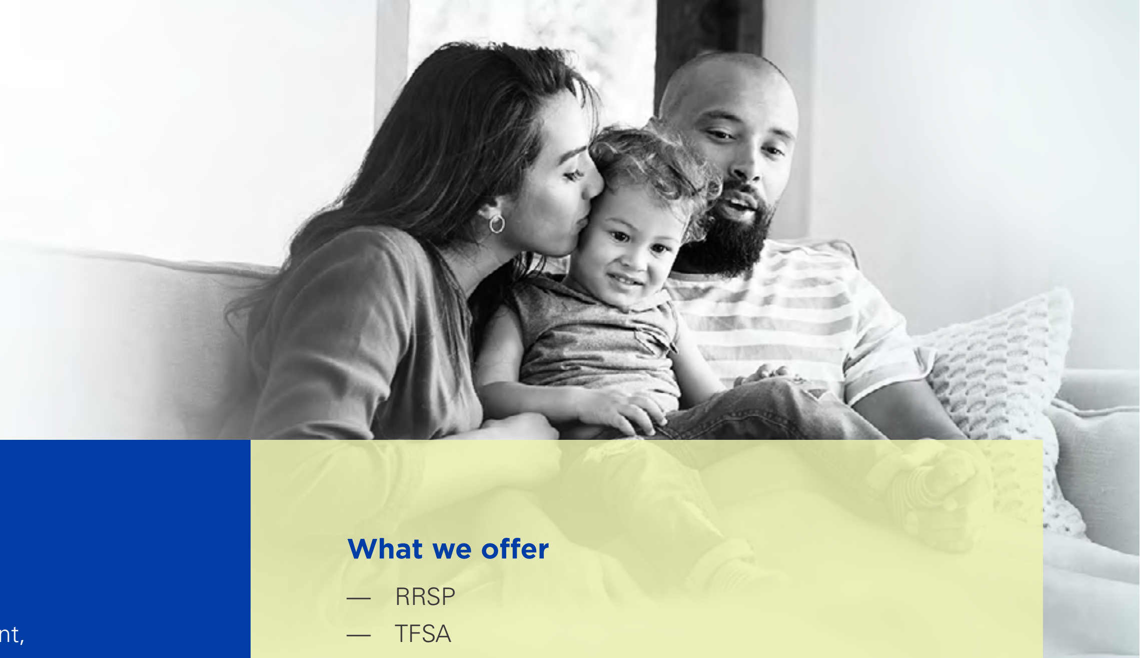
New

Email templates in Client Manager:

Generation Z- Automatic savings

Generation Z - TFSA

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]

1. Source: Morgan Stanley Institute for Sustainable Investment 2021
2. Source: https://ia.ca/individuals/investment-products/segregated-funds/categories/responsible-funds

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 Invesment

Web Showcase

New

Email templates in Client Manager:

Millenials- Responsible investments

Millenials- RESP

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 they 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

RESP web page (Advisor Centre)

Illustration tool – RRSP contribution fiscal benefits (Advisor Centre)

New

Email templates in Client Manager:

Generation X- Advantages of segregated funds

Generation X- Retirement concerns

Generation X- RESP

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)

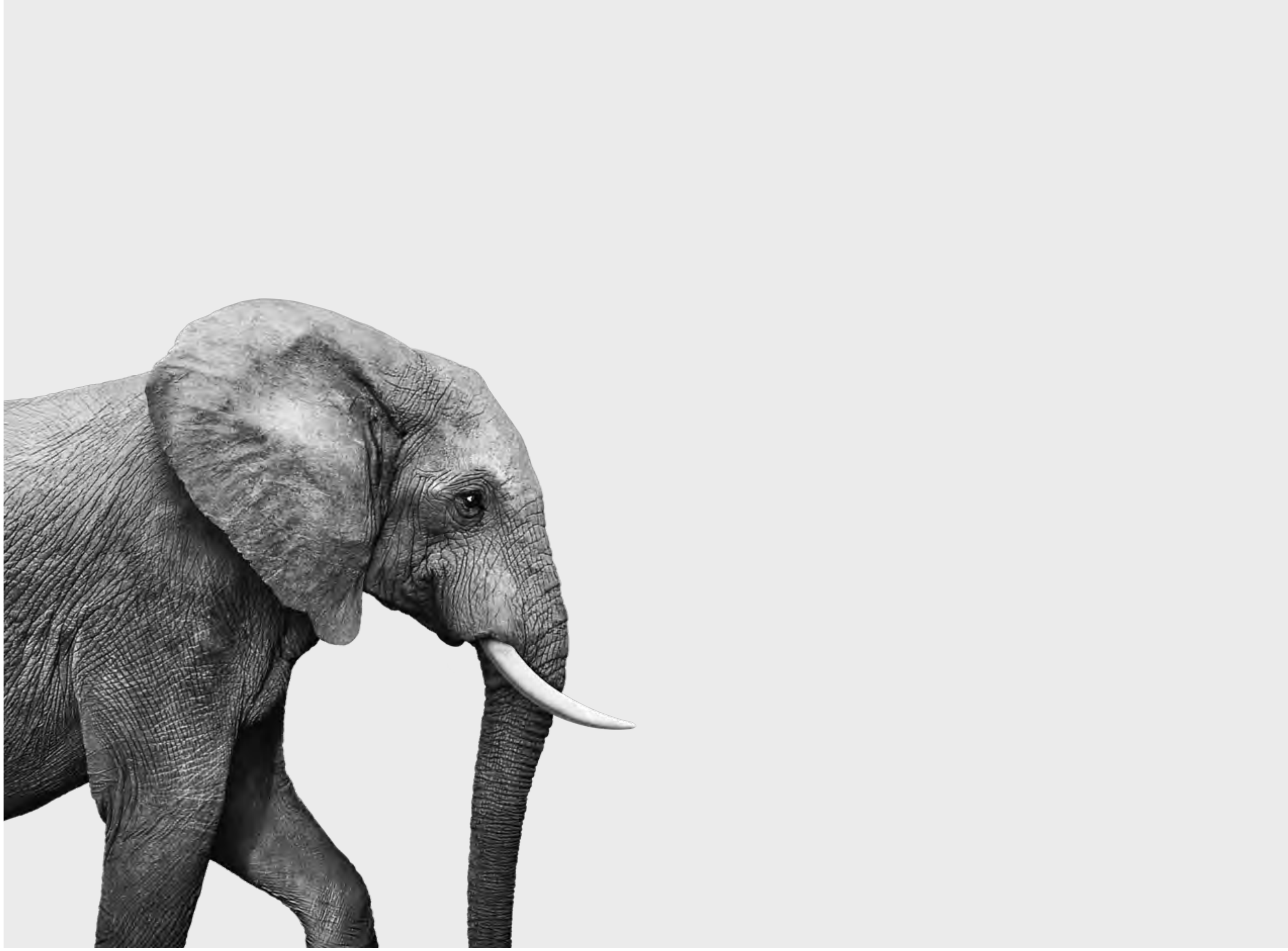
New

Email templates in Client Manager:

Baby boomers- Advantages of segregated funds

Baby boomers- RESP

1. Source: Mackenzie 2021 Retirement Reality Check



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INVESTED IN YOU.