

Some facts

- › Government plans provide approximately 37% of retirement income.
- › Only 31% of people took advantage of their right to contribute to an RRSP in 2007.
- › One out of five baby-boomers has no retirement savings.
- › 28% of people between the ages of 42 and 60 have less than \$100,000 in savings.
- › 33% of home owners are considering selling their home to finance their retirement.
- › Nearly 20% of people who have reached retirement age are considering semi-retirement due to a lack of income.

Source: Statistics Canada and *Les Affaires* newspaper

Are you part of these statistics?

Retirement is an inevitable step in the game of life. Who wouldn't want to come out a winner!

All you need to do is gather some basic facts, develop a good strategy and then implement it without delay.

Don't wait any longer, take RRSP action!



Choose a partner you can trust

It takes discipline to save, regardless of your reasons for saving. When you save for retirement, it's essential to choose a reliable partner to ensure a worry-free retirement.

The Industrial Alliance group, a century-old company, is the ideal choice, since it is recognized for its financial strength. The fourth largest life and health insurance company in Canada, the Industrial Alliance group is a leader in the field of financial products and services.

› SECURITY Essential to your Game Plan

Our RRSP has safety nets to ensure that your game plan is successful and you reach your objectives:

- › Capital protected up to 100% against market fluctuations and a guaranteed minimum value that may reach or exceed the amounts invested
- › Possibility of credit protection for your investments
- › Choice of beneficiary(ies) to facilitate the transfer of the amounts saved
- › Additional protection of your investments by ASSURIS (a non-profit organization that protects Canadian insureds should their insurance company become insolvent)
- › Under the CID benefit (contribution in the event of disability), to which you can subscribe within your contract, the company will cover your RRSP contributions in the event of a disability.

› RETIREMENT Victory Within Reach

Working life is a daily game. After we've given our best, it's time to enjoy the best life has to offer. Team up with us and savour victory, that of a well-planned retirement!

To learn more about our RRSP or to determine your investor profile and financial goals, contact your financial advisor today.

IAG SAVINGS AND RETIREMENT PLAN

ECOFLEX | ECOFLEXTRA

Solid backing for your savings projects



A partner
you can trust.

www.inalco.com www.iapacific.com



F13-419(10-11) © Trademark of Industrial Alliance Insurance and Financial Services Inc. used under license by Industrial Alliance Pacific Insurance and Financial Services Inc.

Invest with us!

For all your saving and retirement needs, we offer you a flexible range of products to maximize your savings.

One of the main advantages of our RRSP is that it always combines the following four advantages:

- › Security
- › Flexibility
- › Diversification
- › Performance

It simplifies management of your retirement savings portfolio, saving you valuable time.

Thanks to the investment vehicles and the retirement income options available through our products, you can build a personalized savings plan in synch with your current and future needs. Our team of experts will advise you on our vast range of investment funds to determine which ones will help you reach your financial objectives. So you can maximize the return on your savings and maintain a certain control over your investments.

Our investment tools are designed to adapt to your savings needs and goals, regardless of your investment horizon.

Des instruments de placement qui évoluent au rythme de votre vie :

- › Non-registered savings plan
- › TFSA: Tax-Free Savings Account
- › RRSP: Registered Retirement Savings Plan
- › RESP: Registered Education Savings Plan
- › LIRA: Locked-In Retirement Account
- › RRIF: Registered Retirement Income Fund
- › LIF: Life Income Fund



We offer you several **INVESTMENT** options.

INVESTMENT OPTIONS	FEATURES	
GUARANTEED INTEREST FUNDS		
<ul style="list-style-type: none"> › Daily Interest Fund › Guaranteed Interest Funds – fixed-rate terms from 1 month to 10 years › Tiered-Rate Guaranteed Interest Fund – 5 years 	<ul style="list-style-type: none"> › Capital 100% guaranteed › Guaranteed interest › Redeemable in part or in whole 	<ul style="list-style-type: none"> › Interest can be paid out monthly on contracts with a value equal to or greater than \$10,000.
FOCUS FUNDS		
<ul style="list-style-type: none"> › Focus Prudent Fund › Focus Moderate Fund › Focus Balanced Fund › Focus Growth Fund › Focus Aggressive Fund 	<ul style="list-style-type: none"> › Capital guaranteed up to 100% › Automated investment management for clients who want to take advantage of the benefits of their contract in total peace of mind 	<ul style="list-style-type: none"> › FOCUS Fund portfolios are managed by professionals and are rebalanced monthly to ensure they are in line with your investor profile.
INVESTMENT FUNDS		
<ul style="list-style-type: none"> › Income Funds › Diversified Funds › Hybrid funds › Canadian Equity Funds › U.S. and International Equity Funds › Specialty Funds 	<ul style="list-style-type: none"> › Capital guaranteed up to 100% › Competitive management fees › Tax benefits 	<ul style="list-style-type: none"> › The management of our funds is entrusted to highly renowned teams such as: Industrial Alliance, Fidelity Investments, Leon Frazer, Dynamic, Catapult Financial Management, QV Investors, Franklin Templeton Investments and many others.

We also offer you a range of **CONTRIBUTION** options.

CONTRIBUTION OPTIONS	FEATURES	
PERIODIC PURCHASES (BY PAC)	<ul style="list-style-type: none"> › Fixed amounts withdrawn from your bank account to spread out the average cost of the investment by distributing it over a full year. 	<ul style="list-style-type: none"> › Let's you obtain a lower average cost. › Available as part of registered investments such as RRSPs, LIRAs, and RESPs, as well as TFSAs and non-registered investments.
RRSP LOAN	<ul style="list-style-type: none"> › An amount up to \$25,000, which allows you to contribute the maximum or take advantage of unused contribution room. 	<ul style="list-style-type: none"> › The first payment can be deferred for up to 120 days, repayable at any time without penalty.
INVESTMENT LOAN	<ul style="list-style-type: none"> › Up to \$500,000 	<ul style="list-style-type: none"> › Increases the impact of returns. › Available for non-registered contracts.

