

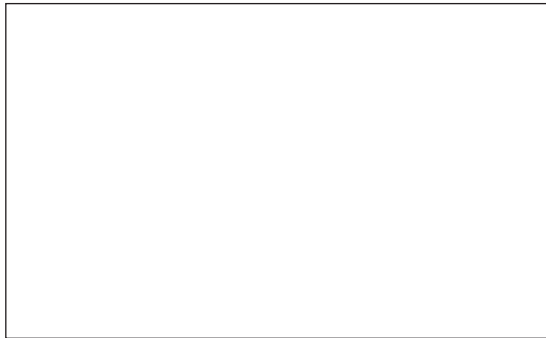
Thanks to the choice of retirement income products we offer, you'll find the financial solution that's best for you!

For this important step in your life, our company offers a wide variety of financial solutions to satisfy everyone. Since an annuity product adapted to your needs allows you to fully benefit from the funds accumulated during your lifetime, it is important to select the best product.

Retirement Income Products	Advantageous solutions that respond to your particular needs
RRIF (Registered Retirement Income Fund) and LIF (Life Income Fund)	For product flexibility and growth of your savings To expand your financial strategy
Annuities	For the security of a guaranteed lifetime income For the peace of mind due to no risk of depleting your capital
Life Investment (unique to our company)	For a guaranteed income that covers fixed living expenses To ensure your investment growth and maintain its potential returns
Guaranteed income for life option	For a 100% guaranteed investment For a large selection of investments To ensure a steady, guaranteed and potentially increasing income for life.

Get professional advice!

A well-planned retirement is accessible to most everyone, on the condition that you prepare adequately. To know more about our insurance and financial services, contact one of our professional financial advisors, who will help you build a retirement plan adapted to your personal situation.



RETIREMENT INCOME

Who can best plan your retirement income?



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Certain aspects of life are so important that they require serious time and attention. After working many years and making compromises, it is only natural to desire the freedom to choose your lifestyle and savour the peace of mind arising from good financial security so that you can enjoy your retirement years.

Progress made in healthcare and our healthier lifestyles makes it possible for the number of years in retirement to be as high as the number of years at work. When you retire, you will rely mainly on your annuities and your savings for your source of income. That's why it's essential to plan your retirement income well, to ensure that your savings last throughout your retirement years.



If 15 years or fewer separate you from retirement, it's time to update your financial planning.

How can you adequately prepare for this important phase of your life?

Your financial advisor is there to help you through the steps to establish a financial plan for your retirement. In particular, he will advise you on:

- 1 Establishing your retirement objectives;
- 2 Evaluating your current financial situation;
- 3 Different sources of retirement income;
- 4 Risks you may face;
- 5 Setting up a savings plan;
- 6 Suitable retirement income products

What are the sources of retirement income?

Government plans

Current statistics show that government plans will only account for about 37% of income. It is generally accepted that to preserve your lifestyle in retirement, you will need an income at least equal to 70%¹ of your pre-retirement income.

Supplemental pension plans

While you are working, you may be participating in a pension plan with your employer. A supplemental pension plan is one of the fringe benefits that an employer can offer his employees and provide retirement income above that paid by the public plans.

Your personal savings

Your personal savings plan is an essential part of your retirement planning. Registered Retirement Savings Plans (RRSPs) consist mainly of accumulating funds for retirement in a tax shelter. In this respect, an RRSP is one of the most efficient ways to reach your retirement income objectives.

¹ Source: Statistics Canada

As the above plans by themselves may not meet the future needs of retirement income, a well-planned retirement definitely includes a combination of these various income sources to make certain you maintain the same standard of living after retirement.

What factors can affect your retirement income?

The choice of a retirement strategy depends on two criteria:

- › your financial situation
- › your lifestyle

You should also take other factors into consideration, such as:

- › inflation risks
- › longevity
- › increased risk of illness
- › asset allocation
- › the possibility of having to withdraw additional funds for unexpected circumstances