

# The importance of a steady, guaranteed retirement income

Did you know that, at retirement, the annual government benefits (CPP/QPP and OAS) received by most Canadian workers will only represent roughly 40% of the average salary they will have earned during their working life?<sup>1</sup>

Your basic needs (lodging, food, health care) will grow considerably over the years. If the amounts received from governments are the only guaranteed portion of your retirement income, will your personal savings be enough to account for such needs? This question remains a source of concern for many investors.

That's why iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) has designed SecurOption - Lifetime Retirement Income, which allows you to ensure a higher level of guaranteed retirement income. SecurOption lets you increase your guaranteed retirement income, so you can fully enjoy your retirement.

With SecurOption, you can rely on a guaranteed, lifetime retirement income that supplements the amounts received from governments.

## Distribution of contributions among various retirement income sources

### Contributions

Percentage invested in investment funds or guaranteed investments

#### Group retirement savings plan + personal savings

- Exposed to market and interest rate fluctuations
- Capital may be accessed at any time
- Requires a payout strategy

### Non-guaranteed retirement income



Percentage deposited in the SecurOption accumulation account

#### SecurOption (group retirement savings plan)

- Guaranteed retirement income
- No market fluctuation possible

### Guaranteed retirement income



#### Canada Pension Plan (CPP) or Quebec Pension Plan (QPP)

#### Old Age Security (OAS)

<sup>1</sup> Based on a \$40,000 average annual salary

## A simple option

SecurOption enables you to build guaranteed lifetime retirement income through your group RRSP or DPSP contributions.

For each contribution made to your plan, the portion that you have chosen to allocate to SecurOption will be deposited in the SecurOption accumulation account. Twice a year, in June and December<sup>2</sup>, iA Financial Group will use the balance of this account to put toward a guaranteed monthly income that will be paid to you throughout your retirement.



## SecurOption... For whom?

### SecurOption is the ideal solution for members who:

- Are aged 45 and over and are actively planning their retirement
- Want to build a guaranteed lifetime retirement income to supplement government benefits
- Are unfamiliar with financial markets
- Want to secure a part of their retirement savings against market fluctuations

### By choosing SecurOption, you're investing in your own peace of mind.

#### Reassuring benefits:

- Steady retirement income known in advance
- Contributions sheltered from market fluctuations
- Additional contributions allowed at all times
- Percentage of your contributions invested in SecurOption entirely up to you
- Annuity redeemable if specific life events occur<sup>3</sup>



**Want to know more  
about SecurOption?**

**Visit [securoption.com](https://securoption.com).**

<sup>2</sup> iA Financial Group reserves the right to modify the frequency of annuity purchases.

<sup>3</sup> Once purchased, annuities become non-redeemable, except in the case of specific life events: termination of the plan or contract, termination of employment or membership in the association represented by the sponsor, end of conjugal union, reduced life expectancy or death.

## INVESTED IN YOU.

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**Industrial Alliance Insurance and Financial Services Inc.**  
1-800-567-5670

**ia.ca**