

Meet George

A 48-year-old employee looking for financial peace of mind at retirement



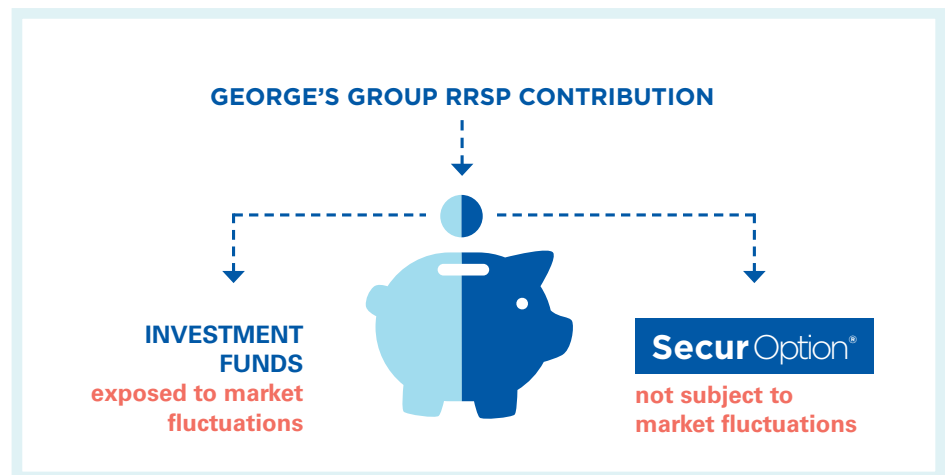
- Has been a long-time contributor to the group RRSP offered by his employer
- Is concerned that all of his retirement savings are exposed to market fluctuations
- Would like \$31,000 in retirement income per year, \$14,000 of which would come from government pensions (CPP/QPP, OAS)
- **Wants \$3,000 over and above his government pension** in guaranteed income to cover his basic expenses in retirement

The solution: SecurOption!

SecurOption lets him convert part of his group RRSP contributions to guaranteed retirement income during his working years.

How?

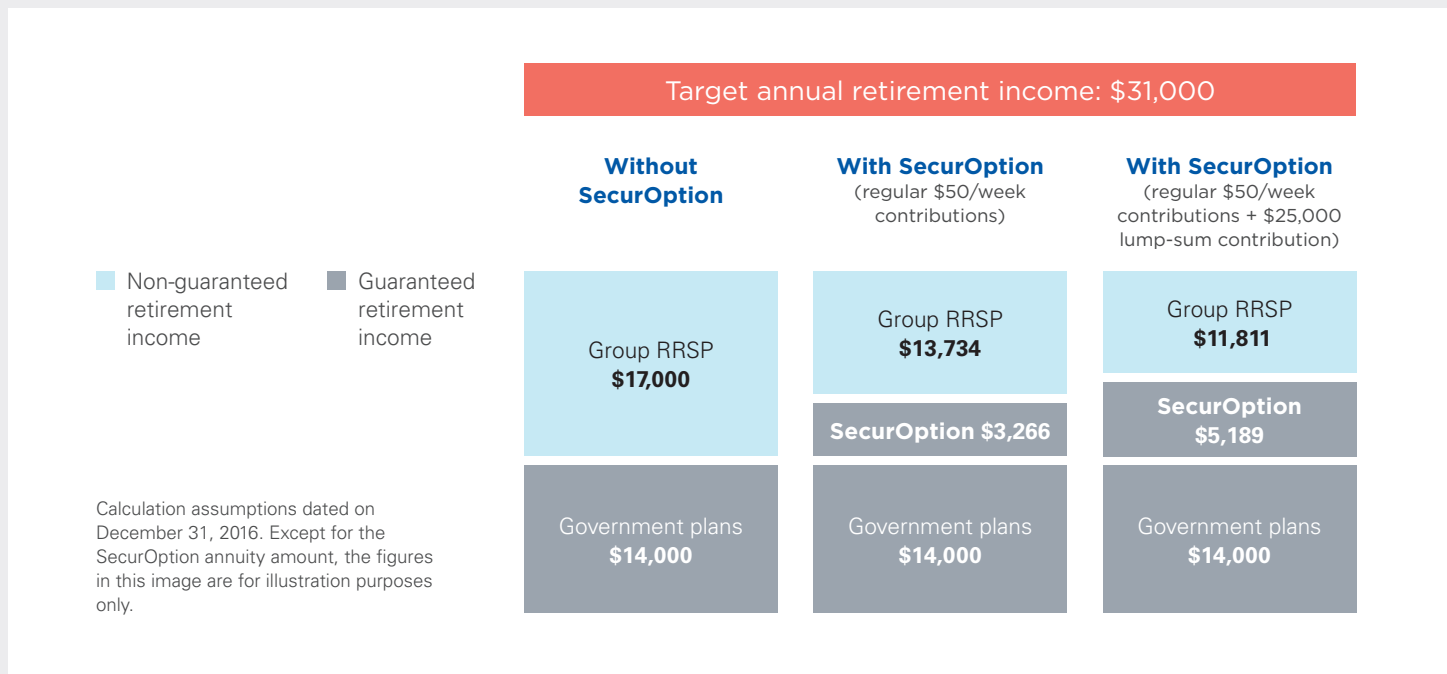
Each contribution from George's paycheck is divided into two accounts: one portion is invested in investment funds of his choosing, to take advantage of market growth potential; the other portion is allocated to SecurOption, which provides him the security of lifetime guaranteed retirement income.



How much does George need to save to reach his goal?

Using the SecurOption calculator, George sees that by setting aside \$50 a week in SecurOption, he will be able to reach his goal of having \$3,266 in guaranteed retirement income by age 65.

At age 55, George decides to sell his house. He takes \$25,000 from the sale and deposits it in his SecurOption account, in addition to his regular contributions. This lump sum payment increases George's guaranteed retirement income from \$3,266 to \$5,189 annually.



How to make a projection with SecurOption?

The SecurOption calculator is available on iA Financial Group's secure website at ia.ca/myaccount under the right-hand menu *Investments > Available options*. You can also consult the document *Estimated SecurOption Annual Retirement Income* at securoption.com, under *Documents*.

The advantage of buying annuities today

George could have waited to buy annuities just a few months before retiring, hoping that the stock markets would be up at that exact moment... a risky move! With SecurOption, he can buy annuities on a regular basis, sometimes when the markets are high, sometimes when they are low. This ensures he will have moderate, secure returns for the long term.

George has financial peace of mind. With SecurOption, his basic expenses will be covered throughout his retirement, however long he lives.

INVESTED IN YOU.

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