

# Annual Retirement Income Estimates

The following tables have been provided to help you determine the amount you must allocate to SecurOption in order to reach a desired level of annual retirement income. They provide you with an estimate of the gross annual retirement income that you could receive from age 65, based on your age when you first contribute to SecurOption.

**A \$1,000 contribution per year, starting at age (x) until age 65, represents an ESTIMATED annual retirement income of...**

Age (x)	Man	Woman
45	\$ 1,550	\$ 1,400
46	\$ 1,450	\$ 1,300
47	\$ 1,350	\$ 1,250
48	\$ 1,250	\$ 1,150
49	\$ 1,150	\$ 1,050
50	\$ 1,100	\$ 1,000
51	\$ 1,000	\$ 900
52	\$ 900	\$ 850
53	\$ 850	\$ 750
54	\$ 750	\$ 700
55	\$ 650	\$ 600
56	\$ 600	\$ 550
57	\$ 500	\$ 500
58	\$ 450	\$ 400
59	\$ 375	\$ 350
60	\$ 325	\$ 275
61	\$ 250	\$ 225
62	\$ 175	\$ 175
63	\$ 125	\$ 100
64	\$ 60	\$ 55

**A \$25,000 one-time contribution made at age (x) represents an ESTIMATED annual retirement income at 65 of...**

Age (x)	Man	Woman
45	\$ 2,400	\$ 2,250
46	\$ 2,350	\$ 2,150
47	\$ 2,300	\$ 2,100
48	\$ 2,250	\$ 2,050
49	\$ 2,150	\$ 2,000
50	\$ 2,150	\$ 1,950
51	\$ 2,100	\$ 1,900
52	\$ 2,050	\$ 1,850
53	\$ 2,000	\$ 1,800
54	\$ 1,950	\$ 1,750
55	\$ 1,900	\$ 1,750
56	\$ 1,850	\$ 1,700
57	\$ 1,800	\$ 1,650
58	\$ 1,750	\$ 1,600
59	\$ 1,700	\$ 1,550
60	\$ 1,650	\$ 1,500
61	\$ 1,600	\$ 1,450
62	\$ 1,550	\$ 1,450
63	\$ 1,500	\$ 1,400
64	\$ 1,500	\$ 1,350

NOTICE: The exact annuity amount will be calculated based upon the rates applicable at the time of purchase. The projection of the estimated retirement income presented in this document is based on annuity purchase rates effective as at December 7, 2018 and does not guarantee in any way the actual retirement income you will receive. iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) cannot be held liable for damages, losses and claims resulting from any gap between the estimated retirement income and the retirement income you actually receive. Some provinces may require that the annuity be purchased based on rates which do not take gender into account for locked-in plans. If the annual annuity is less than \$1,000, iA Financial Group will pay the commuted value of the annuity. For more details, refer to *Your SecurOption Guide*.

For any other annual contribution amount, just multiply the estimated annual annuity. For instance, a 50-year-old man who deposits \$3,000 per year in SecurOption for 15 years will receive an estimated income of \$3,300 per year for life ( $(\$3,000 / \$1,000) \times \$1,100$ ). If he passes away at 85, he will have received approximately \$66,000 in annuity payments for a total investment of \$45,000.



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