

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	\$1,500	\$1,350
46	\$1,400	\$1,300
47	\$1,300	\$1,200
48	\$1,250	\$1,100
49	\$1,150	\$1,050
50	\$1,050	\$950
51	\$950	\$900
52	\$900	\$800
53	\$800	\$750
54	\$750	\$650
55	\$650	\$600
56	\$600	\$550
57	\$500	\$450
58	\$450	\$400
59	\$375	\$350
60	\$300	\$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	\$2,300	\$2,100
46	\$2,250	\$2,050
47	\$2,200	\$2,000
48	\$2,150	\$1,950
49	\$2,100	\$1,900
50	\$2,050	\$1,900
51	\$2,000	\$1,850
52	\$1,950	\$1,800
53	\$1,900	\$1,750
54	\$1,900	\$1,700
55	\$1,850	\$1,700
56	\$1,800	\$1,650
57	\$1,750	\$1,600
58	\$1,700	\$1,550
59	\$1,650	\$1,500
60	\$1,650	\$1,450
61	\$1,600	\$1,450
62	\$1,550	\$1,400
63	\$1,500	\$1,350
64	\$1,450	\$1,300

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 March 1, 2019 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 \$3,150 per year for life ($(\$3,000 / \$1,000) \times \$1,050$). If he passes away at 85, he will have received approximately \$63,000 in annuity payments for a total investment of \$45,000.



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