

Annual Retirement Income Estimates

The following tables are provided to help you determine the amount you must allocate to SecurOption 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 contribution of \$1,000 per year, starting at age (x) until age 65, represents an ESTIMATED annual retirement income of...

Age (x)	Man	Woman
45	\$1,200	\$1,100
46	\$1,150	\$1,050
47	\$1,050	\$950
48	\$1,000	\$900
49	\$950	\$850
50	\$900	\$800
51	\$800	\$750
52	\$750	\$650
53	\$700	\$600
54	\$600	\$550
55	\$550	\$500
56	\$500	\$450
57	\$450	\$400
58	\$400	\$300
59	\$325	\$300
60	\$275	\$250
61	\$225	\$200
62	\$150	\$150
63	\$100	\$100
64	\$50	\$45

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

Age (x)	Man	Woman
45	\$1,700	\$1,550
46	\$1,700	\$1,550
47	\$1,650	\$1,500
48	\$1,650	\$1,500
49	\$1,600	\$1,450
50	\$1,600	\$1,450
51	\$1,600	\$1,450
52	\$1,550	\$1,400
53	\$1,550	\$1,400
54	\$1,500	\$1,350
55	\$1,500	\$1,350
56	\$1,500	\$1,350
57	\$1,450	\$1,300
58	\$1,450	\$1,300
59	\$1,400	\$1,250
60	\$1,400	\$1,250
61	\$1,350	\$1,250
62	\$1,350	\$1,200
63	\$1,350	\$1,200
64	\$1,300	\$1,150

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 4, 2020 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 instance, a 50-year-old man who deposits \$3,000 per year in SecurOption for 15 years will receive an estimated income of \$2,700 per year for life ($(\$3,000 / \$1,000) \times \$900$). If he passes away at 85, he will have received approximately \$54,000 in annuity payments for a total investment of \$45,000.