

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	\$1,300	\$1,200
46	\$1,250	\$1,100
47	\$1,150	\$1,050
48	\$1,100	\$1,000
49	\$1,000	\$900
50	\$950	\$850
51	\$850	\$800
52	\$800	\$750
53	\$750	\$650
54	\$650	\$600
55	\$600	\$550
56	\$550	\$500
57	\$450	\$450
58	\$400	\$350
59	\$350	\$325
60	\$275	\$250
61	\$225	\$200
62	\$175	\$150
63	\$100	\$100
64	\$55	\$50

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

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, 2021 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 \$2,850 per year for life ($(\$3,000 / \$1,000) \times \$950$). If he passes away at 85, he will have received approximately \$57,000 in annuity payments for a total investment of \$45,000.



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