

## Meet George

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



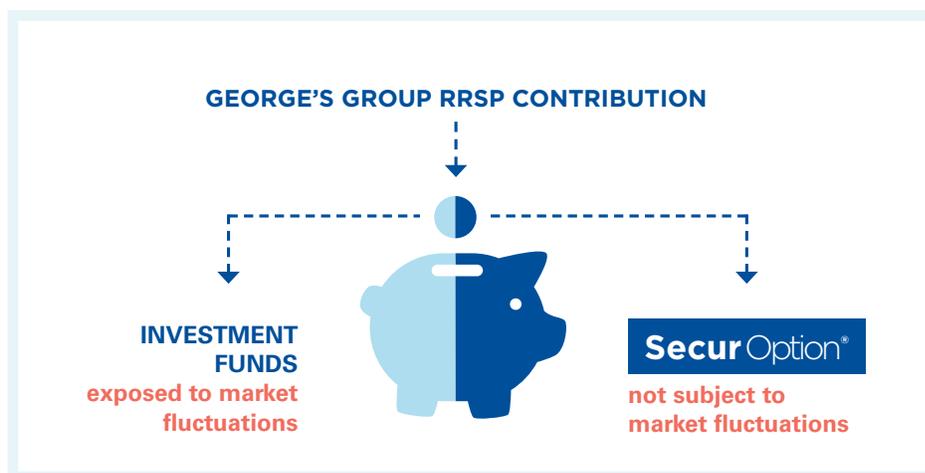
- Has been a long-time contributor to the group RRSP offered by his employer
- Is concerned that all of his retirement savings are exposed to market fluctuations
- Would like \$31,000 in retirement income per year, \$14,000 of which would come from government pensions (CPP/QPP, OAS)
- **Wants \$3,000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