

Innovating for You

iA Financial

RRSP Roadshow

November 2018



Agenda



Supporting Your Advisory Role



Solid Fund Line Up



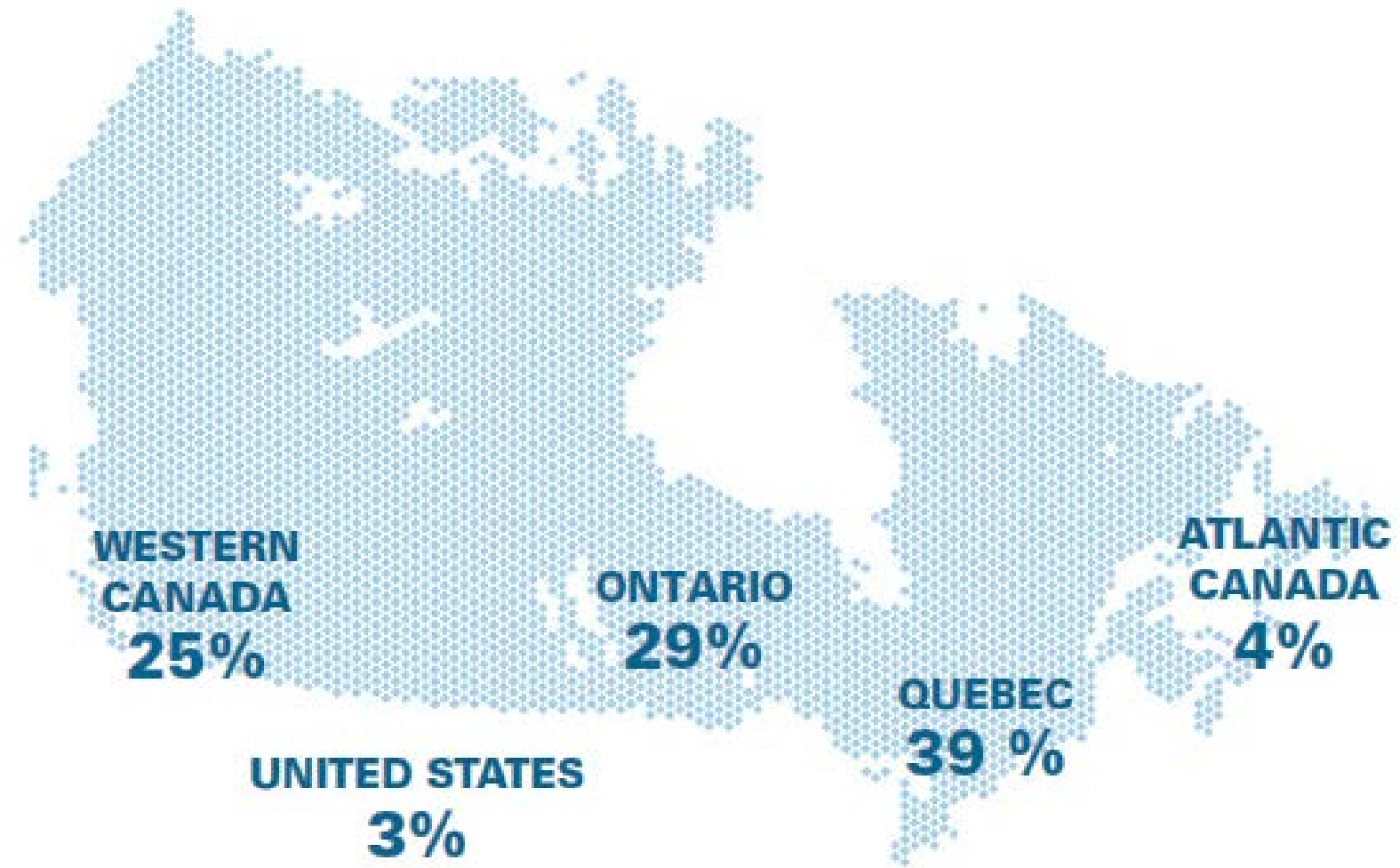
2019 - Innovating For You

A Solid Player In The Industry

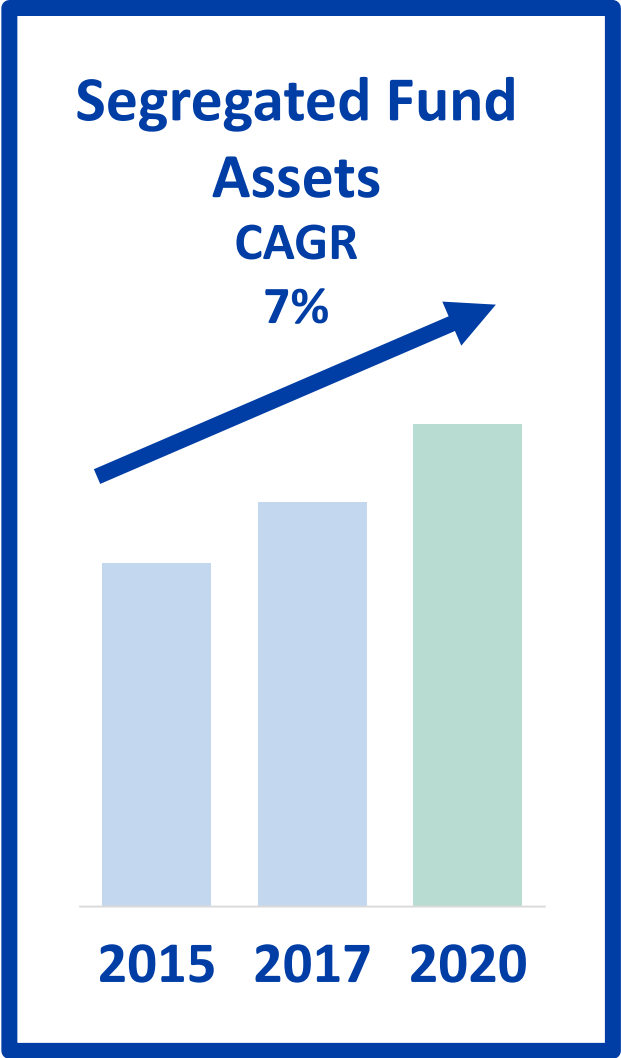
+ 4 million Clients

+ 6,100 Employees

+ 25,000 Advisors



Market Position



¹ Source: Investor Economics

Investor Economics – Oct. 2018

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Largest Segregated Fund Complexes and Funds
Ranked by October 2018 assets in millions of dollars

	Oct 2018			1-year change	
	Assets	Share	Chg. in assets	Share	Chg. in assets
COMPLEXES					
All funds	\$ 113,725	100.0%	-4.3%	100.0%	-5.1%
1 Manulife Investments	34,544	30.4%	-4.4%	-0.6%	-7.1%
2 Great-West Life	31,200	27.4%	-3.9%	0.1%	-4.7%
3 Industrial Alliance	14,257	12.5%	-4.4%	0.6%	-0.4%
4 Sun Life	11,570	10.2%	-4.6%	-0.3%	-7.6%
5 Empire Life	7,897	6.9%	-5.8%	-0.1%	-6.3%
6 Desjardins Financial Security	3,802	3.3%	-4.3%	-0.1%	-7.1%
7 Primerica	3,027	2.7%	-3.2%	–	-5.3%
8 SSQ Vie	1,796	1.6%	-4.4%	–	-3.3%
9 RBC Insurance	1,371	1.2%	-2.7%	0.2%	12.7%
10 Equitable Life	1,125	1.0%	-4.1%	0.1%	2.0%
11 Co-operators Life*	1,106	1.0%	-3.6%	0.1%	4.5%
12 ivari*	908	0.8%	-5.0%	-0.1%	-16.1%
13 BMO Insurance	418	0.4%	-0.4%	0.1%	33.8%
14 Assumption Life	330	0.3%	-4.6%	–	-2.7%
15 CI Investments	137	0.1%	-6.4%	–	-18.9%
16 FaithLife Financial*	125	0.1%	-7.0%	–	–
17 TD Asset Management	69	0.1%	-5.5%	–	-20.7%
18 L'Union Vie	27	–	-4.2%	–	-3.7%
19 Franklin Templeton*	14	–	-6.3%	–	-23.9%
20 Invesco*	3	–	-7.1%	–	-24.7%
Top 20	113,725	100.0%	-4.3%	–	-5.1%

Investor Economics – Oct. 2018

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Best-selling Segregated Fund Complexes and Funds
Ranked by October 2018 net flows in millions of dollars

Net flows						
	Oct 2018	% of beg. assets	Oct 2017	YTD 2018	% of beg. assets	YTD 2017
COMPLEXES						
Industry	\$ (201.4)	-0.2%	\$ (60.7)	\$ (2,265.3)	-1.9%	\$ (800.4)
1 Industrial Alliance	70.9	0.5%	19.2	411.3	2.8%	424.6
2 RBC Insurance	19.4	1.4%	16.7	166.0	13.1%	126.9
3 BMO Insurance	11.3	2.7%	9.5	92.9	27.9%	137.3
4 Equitable Life	10.7	0.9%	4.2	59.3	5.3%	32.8
5 Co-operators Life*	8.1	0.7%	5.0	81.6	7.6%	86.8
6 L'Union Vie	0.1	0.5%	(0.4)	(0.1)	-0.5%	(2.4)
7 Assumption Life*	0.1	–	1.7	5.7	1.7%	23.6
8 Invesco*	–	–	–	(0.7)	-16.4%	(1.5)
9 Franklin Templeton*	(0.1)	-1.0%	(0.1)	(2.6)	-14.7%	(2.8)
10 TD Asset Management	(0.9)	-1.2%	(2.1)	(11.1)	-13.5%	(20.1)
11 SSQ Vie	(1.6)	-0.1%	(2.4)	9.3	0.5%	(66.0)
12 FaithLife Financial*	(1.9)	-1.4%	(1.2)	(18.5)	-12.1%	(6.4)
13 CI Investments	(2.2)	-1.5%	(1.5)	(22.3)	-13.5%	(23.1)
14 Desjardins Financial Security	(6.2)	-0.2%	1.0	(115.7)	-2.8%	(57.3)
15 ivari*	(8.9)	-0.9%	(10.4)	(112.1)	-10.6%	(117.9)
16 Primerica	(11.1)	-0.4%	1.6	(116.2)	-3.6%	19.4
17 Empire Life	(20.7)	-0.2%	25.5	(134.6)	-1.6%	118.4
18 Sun Life	(43.8)	-0.4%	(19.2)	(383.6)	-3.1%	(425.5)
19 Great-West Life	(67.9)	-0.2%	(9.3)	(758.9)	-2.3%	54.0
20 Manulife Investments	(156.7)	-0.4%	(98.3)	(1,415.1)	-3.8%	(1,101.3)
Top 20	(201.4)	-0.2%	(60.6)	(2,265.3)	-2.7%	(800.4)

Supporting Your Advisory Role

iA Product Line Up – IAG Savings & Retirement Plan

IAG SRP

IAG Savings and Retirement Plan

(Also available: RRSP Loan and Inheritance Your Way)

**Classic
Series
75/75**

Prestige
preferential
pricing

**Series
75/100**

Prestige
preferential
pricing

**Ecoflex Series
100/100**

**FORLIFE
Series**

iA Product Line Up – RESP Platform

RESP

Registered Education Savings Plan

**My
Education+**
75/75 Guarantee

Prestige
preferential
pricing

Also available:

Diploma (100/100 Guarantee)

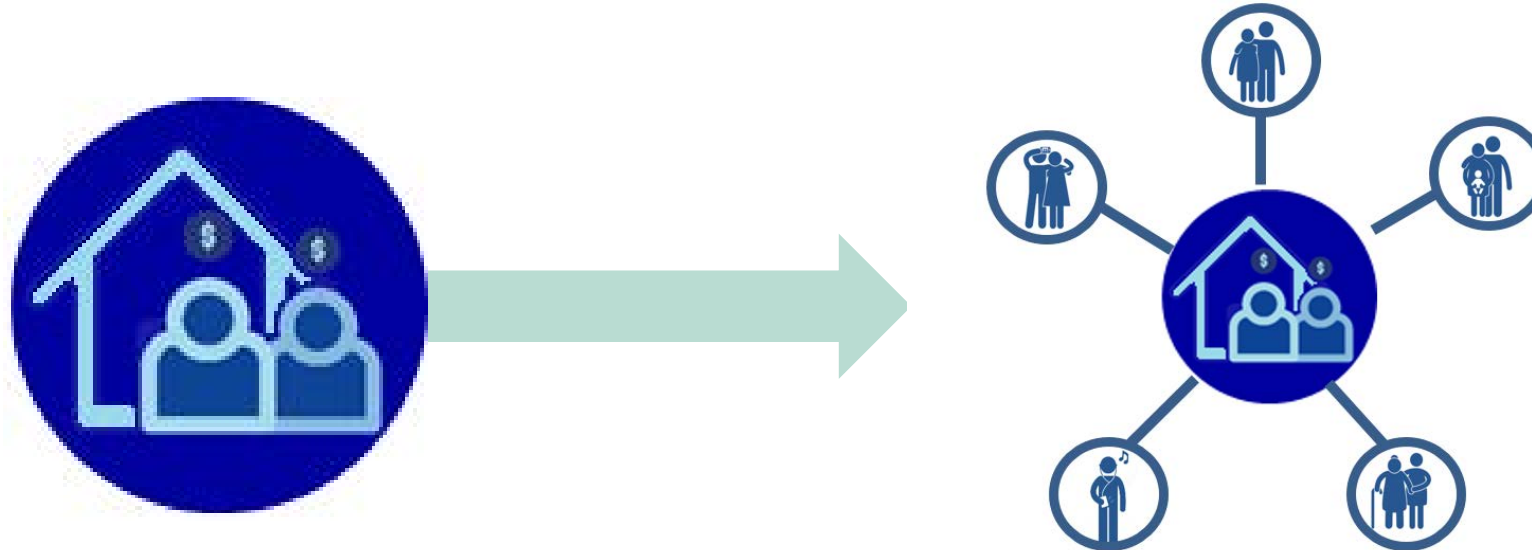
RESP Loan



**Make the
switch to the
fully electronic
RESP
experience**



Prestige Preferential Pricing – Grouping in Two Easy Steps



**Grouping
\$300,000+**

**Extend MER
Reduction to
Family Members**

Online Reset Tool – 75/100

One Contract

Multi Contracts

Current Date

**Annually Scheduled
Date**



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Online Reset Tool – 75/100

Questions?

Your advisor:
Peter Reset
Phone: 1 800-123-4567
Email: peter.reset@ia.ca

Your agency:
Boucherville-Montréal
Phone: 1 800-333-3333

Marie Claude Tremblay
12345 Rue Larue
Saint-Hyacinthe, Qc
A1B 2C3

RESET CONFIRMATION

February 23, 2018

Hi,

I am pleased to inform you that I have reset the death benefit guarantee of your investment funds.

The death benefit guarantee protects gains in a market downturn. A reset increases the value of the death benefit guarantee to the current value of your investment funds. At the time of your death, the amount payable to your beneficiary(s) will be the greater of the value of your investment funds at that time and the value of your guarantee. The Series 75/100 you hold allows for one reset per calendar year.

Reset details Series 75/100

Annuitant	Contract	Effective date	Product
Marie-Claude Tremblay	1811052422	February 22, 2018	IAG SRP - RRSP

Before reset

60 462,52 \$

Death benefit guarantee

After reset

67 183,07 \$

Death benefit guarantee

An increase of 11.1% or \$6,720.55

As your advisor, I am available to discuss your needs and those of your loved ones. I invite you to contact me, it will be my pleasure to accompany you.

Your advisor: Peter Reset
Phone: 1 800-123-4567
Email: peter.reset@ia.ca

My Client Space: Secure, online access to your file

Register now at ia.ca/clientspace

INVESTED IN YOU.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc. 1811052422 1080, Grande Allée W.P.O. Box 1907, station Terminus Québec City QC G1K 7M8

EXTRANET-236-996763-01234-087



Highlight the Value of Resets & Segregated Funds

Solid Fund Line Up

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Solid Fund Line Up



Privileged relationship with our investment management subsidiaries



iA Investment Management

The in-depth expertise of
a major investment firm!



iA
Investment Management

Eye on the Economy

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iA
Investment Management

Solid Fund Line Up

NEW

THEMATIC
INNOVATION
FUND

GLOBAL
ASSET
ALLOCATION
FUNDS

Global Asset Allocation Funds

NEW

Global Asset Allocation Security

Global Asset Allocation

Global Asset Allocation Opportunity

**Global Asset
Allocation
Funds**

BlackRock



**GLOBAL
EQUITY
INDEX
ACWI**

International Equity Index

U.S. Equity Index

Global Equity Index ACWI

NEW

BLACKROCK®

Indexia Funds

A low-cost
comprehensive
solution

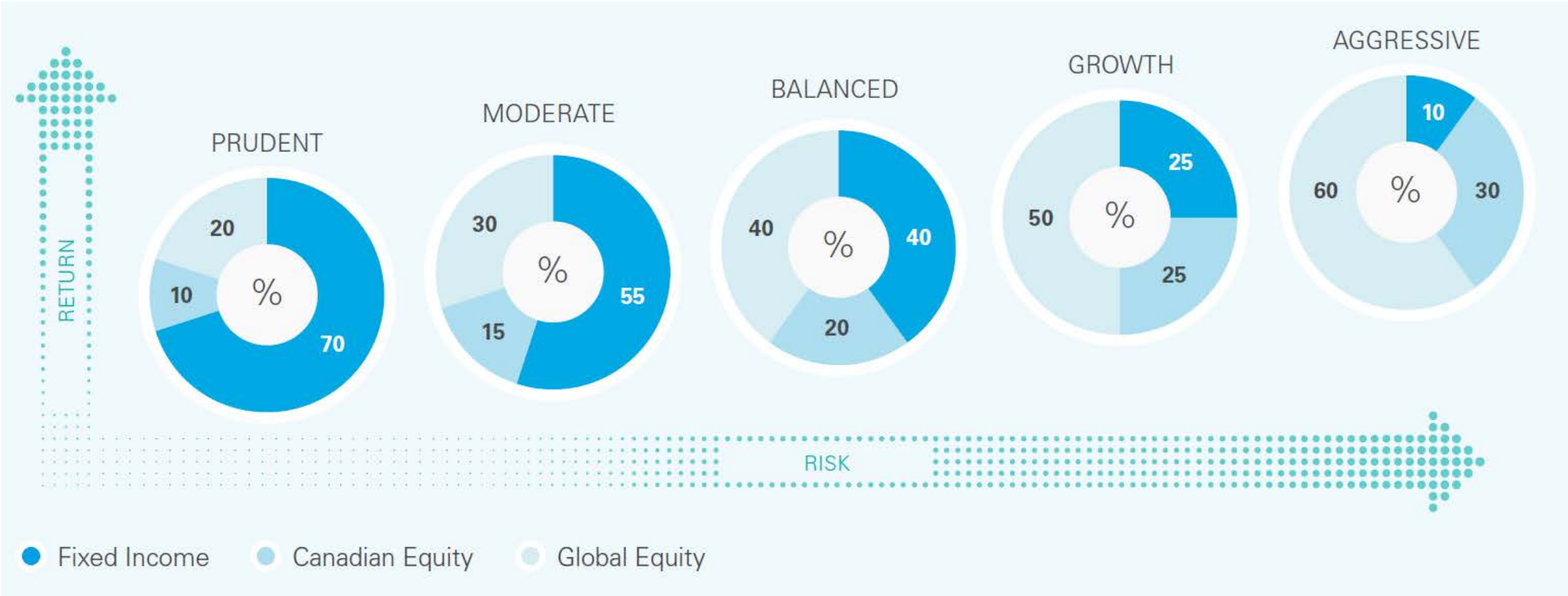
Indexia Funds

- **Five global index portfolios** from prudent to aggressive
- **Low management expense ratio** starting at 1.90%
- **Passively managed** – portfolios rebalanced monthly

Why choose Indexia Funds?

- To optimize global market exposure
- To benefit from a turnkey or complementary solution
- To take advantage of all the benefits segregated funds have to offer

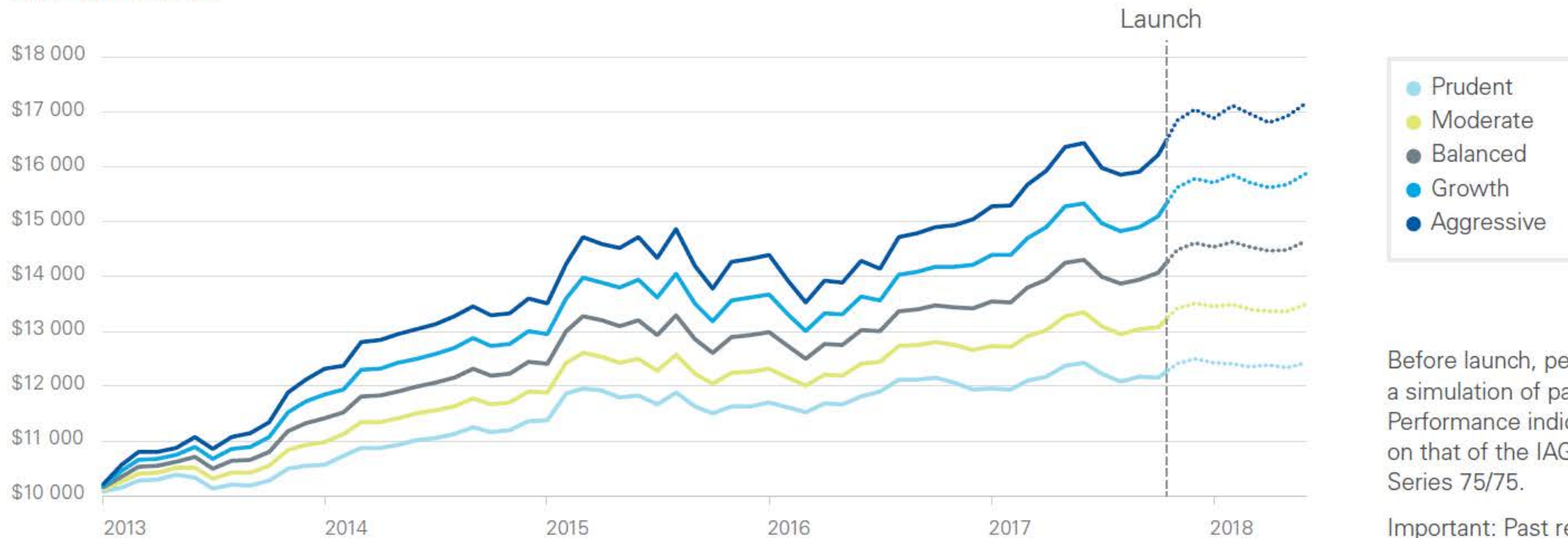
Indexia



Indexia

Return and performance on \$10,000

Indexia Funds



Before launch, performance is a simulation of past returns. Performance indicated is based on that of the IAG SRP Classic Series 75/75.

Important: Past returns are not indicative of future returns.

Guaranteed Interest Funds



**Beneficiary
Designation**







Redeemable*

**Consolidation
of GIFs to
Increase
Rate**

**GIF
Assets Count
For Prestige
Qualification**

*Fees May Apply

GIFs – The best rates...period!

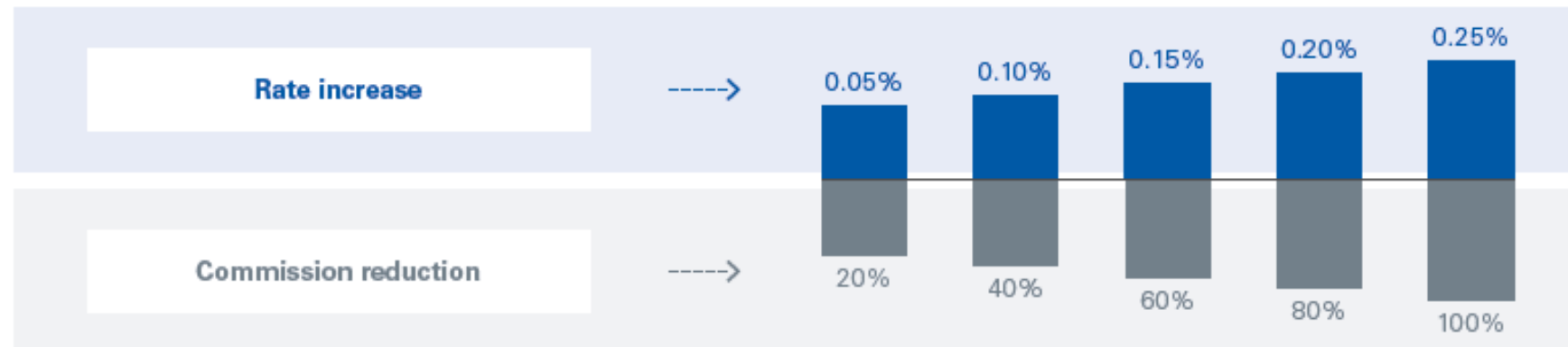
Dec 3, 2018								
1 yr	1,95%	1,65%	2,50%*	1,40%	1,45%	1,40%	1,40%	2,00%
2 yrs	2,40%	1,75%	0,65%	1,50%	1,60%	1,50%	1,45%	2,20%
3 yrs	2,65%	2,00%	0,85% (2.50% 30 mths)*	2,65%*	1,80%	1,60%	1,60%	2,35%
4 yrs	1,90%	2,10%	1,05%	1,80%	2,00%	1,80%	1,65%	2,50%
5 yrs	2,00%	2,20%	3,00%*	2,20%	2,20%	2,00%	2,00%	2,60%

* GIC promo rate

GLC Commission Reduction



Possible reduced commission
to offer a better rate to the client



2019

Innovating For You

RESP Micro Site

COMING
IN 2019



Learn

Promote

Sell

After
Sales



December 7, 2018

1:00pm EST

RESP Season Wrap Up

iA RESP Training Webinars

RegisterNow!

COMING
IN 2019

Online Enrolment Tool

**Enrollment
Tool -
Registered
Plans**

**E- Signature
&
Delivery**

**Integrate
Illustration
Feature**

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Portfolio Building Tool

COMING
IN 2019

**Integrated
Investor
Profile**

**Personalized
Client
Presentation**

**Personalized
Advisor
Information**

COMING
IN 2019



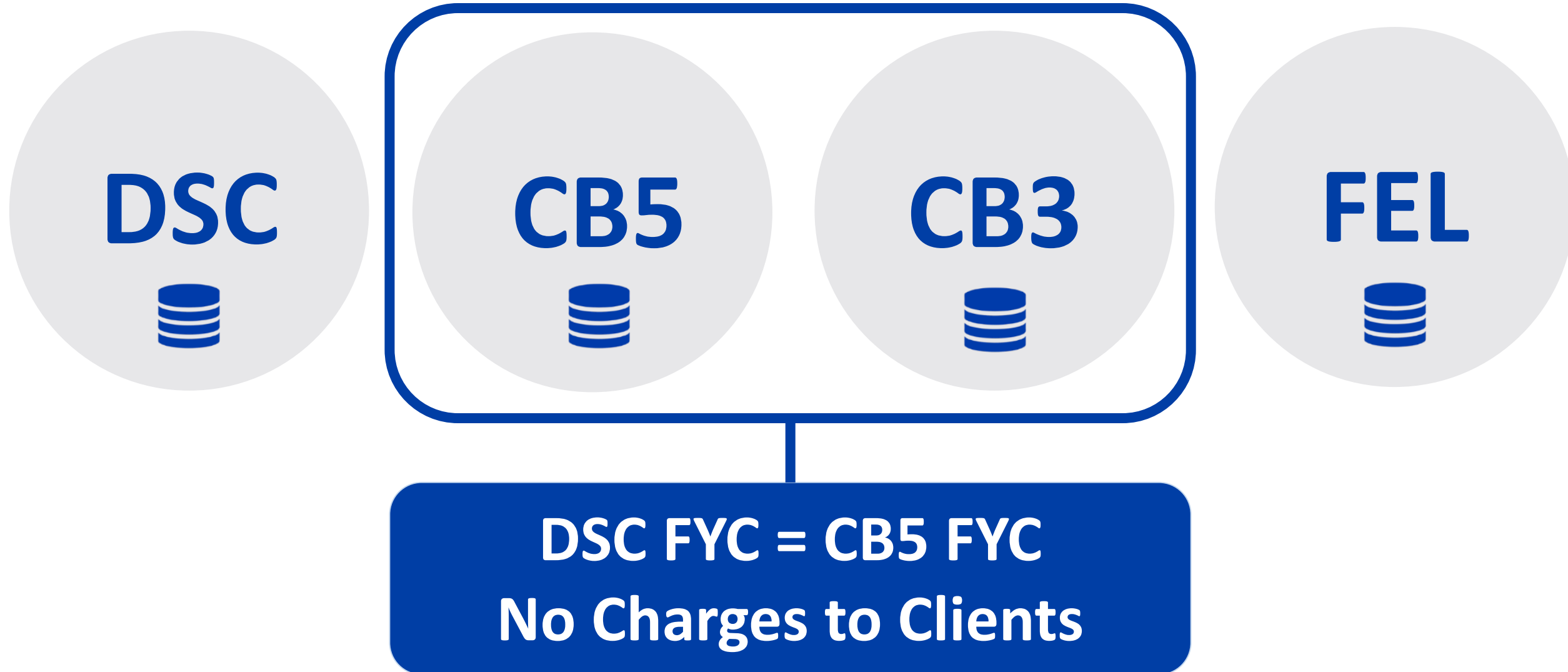
F Series (Fee Based Series)

Few Options
in the
Seg Fund
Industry

Work In
Progress

Launch
Date
TBD

Unique Compensation Offering



COMING
IN 2019

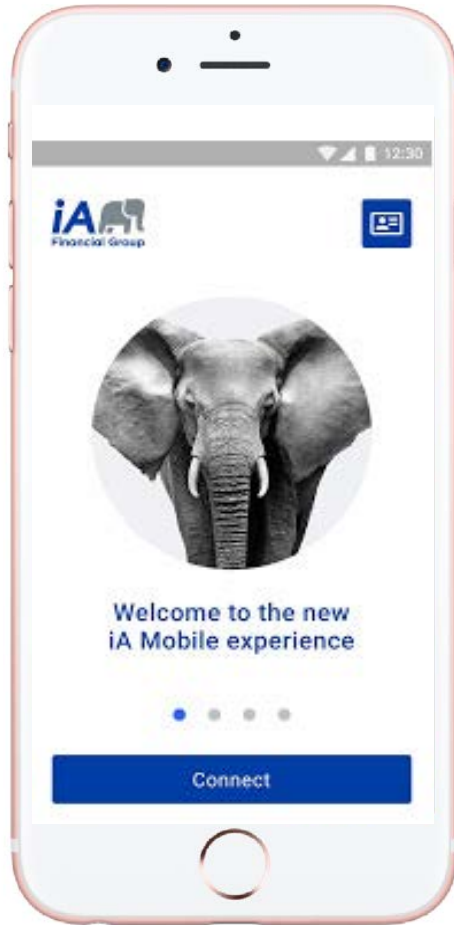
High Interest Savings Account



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Supporting Your Advisory Role – My iA Application

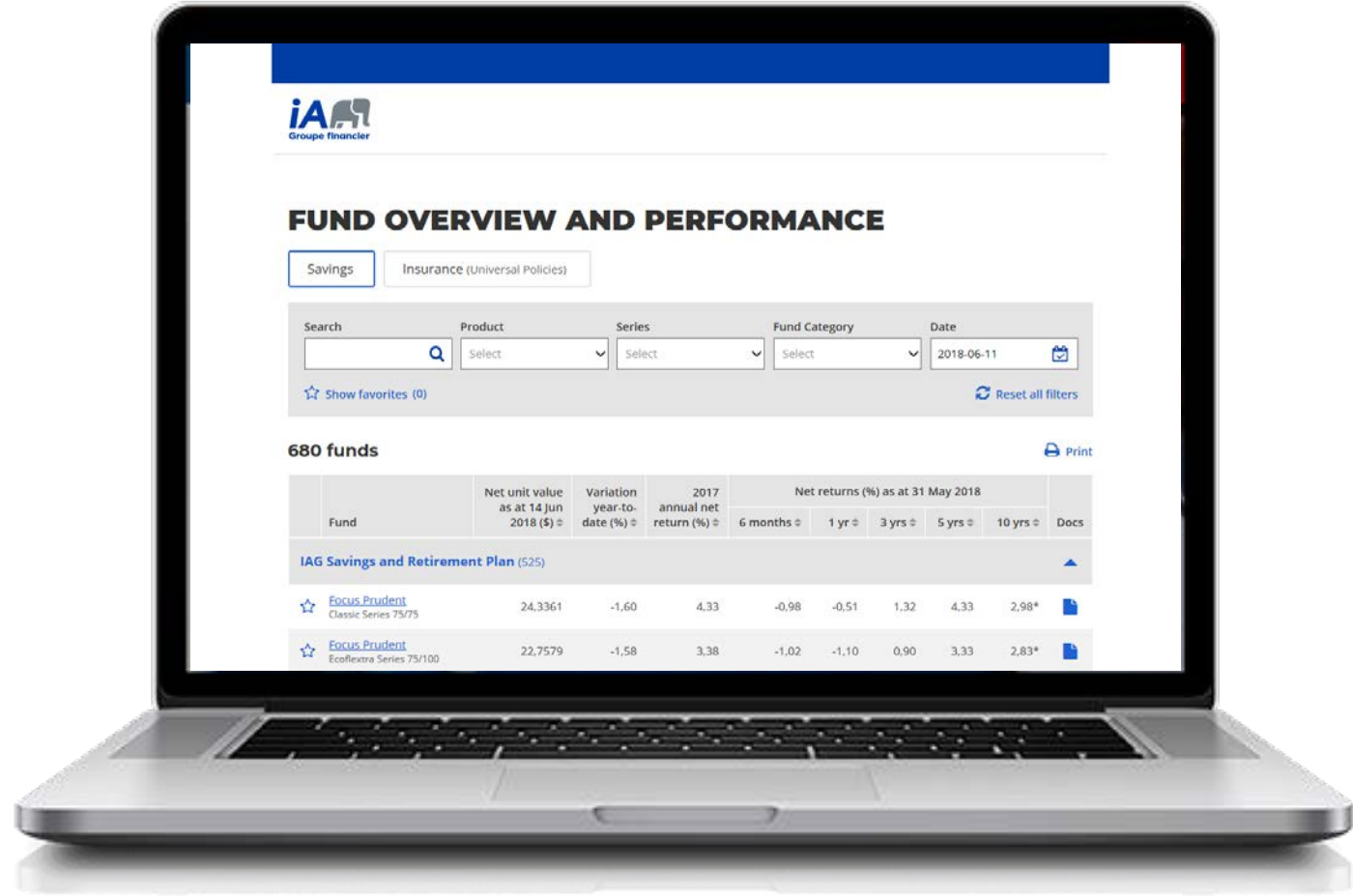


NEW Fund Overview & Performance

Save Favourites

Easy Printing

Sales Materials



Innovating for You – iA Financial RRSP Roadshow

NEW Fund Overview & Performance

Fund Facts

Portfolio Manager Videos

F13-1000A



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RRSP Loans – Begins November 12, 2018

Up To
\$50,000

Repayment
up to
10 years

Maximize
Unused
Contribution
Room

Through
February 15, 2019,
help your clients get
a reduction of

0.50%

on the RRSP loan
current interest rate



Business Development Bonus

\$2,819,090



**BDB
Achived
in 2017**

228



**Advisors
Qualified
2017**

\$ 62,131



**Average
Paid to our
Top 10 Advisors**

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Individual Investment & Retirement Products - Sales Team

Ontario & Western Canada

Regional Vice-President, Ontario & Western Canada: Mark Dziedzic
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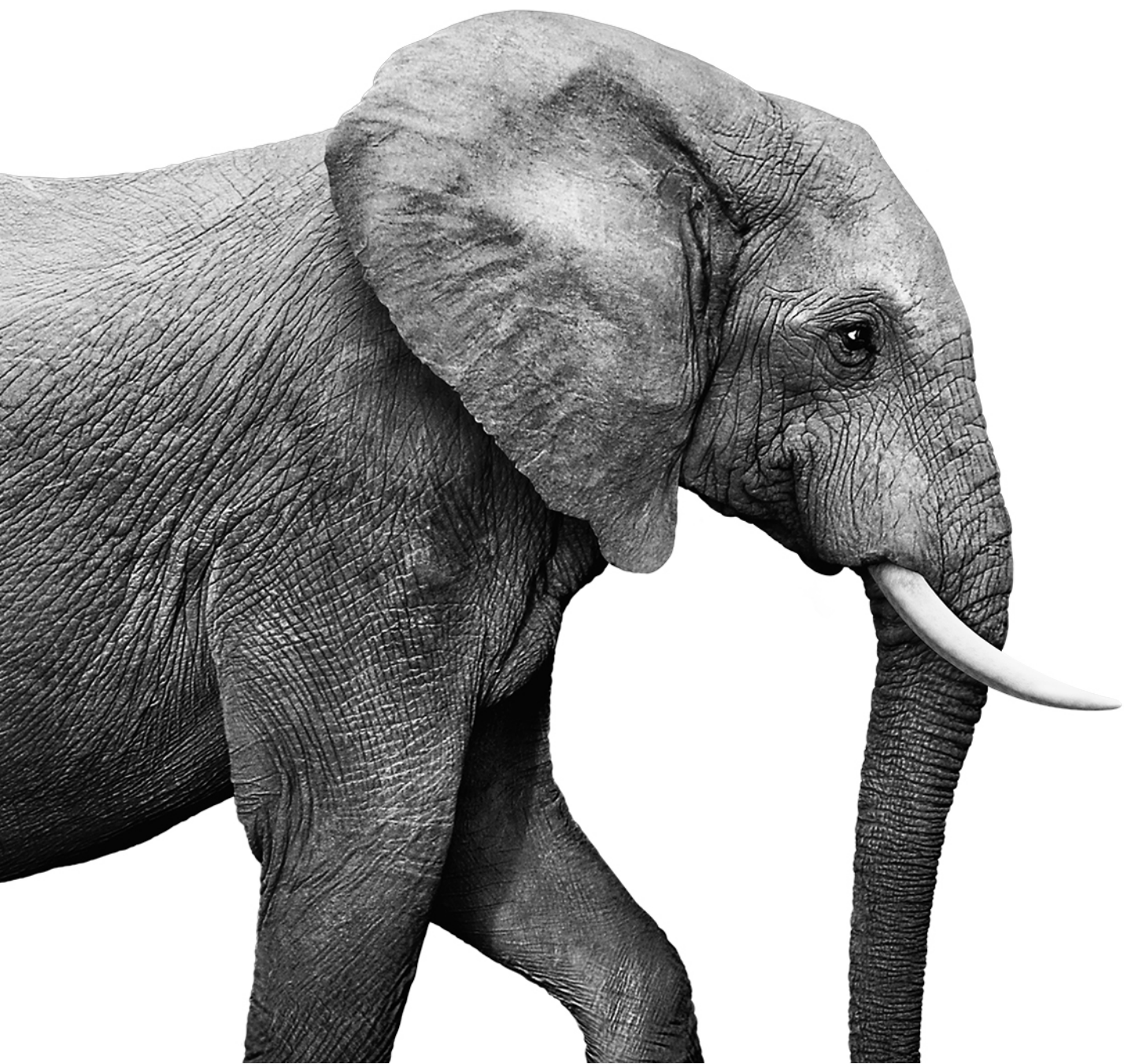
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Thank you!





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