

# Why Choose iA?



**Supporting Your Clients**

**A Solid Fund Offering**

**Tools to Grow**

# Supporting Your Clients

# 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

**NEW ENHANCED  
FEATURES!**

**Series  
75/100**

Prestige  
preferential  
pricing

**Ecoflex Series  
100/100**

**FORLIFE  
Series**

# IAG Savings & Retirement Plan



## Enhanced 100% Death Benefit Guarantee

**NEW**

**Series 75/100**

GROWTH  
AND ESTATE  
PROTECTION  
COMBINED

- Extended to **Age 85**
- Annual Reset Before **Age 85**
- All Funds Available

# IAG Savings & Retirement Plan



**One Contract**

---

**Multi Contracts**

**Current Date or**

---

**Annually Scheduled Date**

**RESET  
DONE IN  
30  
SECONDS**

## 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**

## Prestige Pricing

MER Reduction up  
to 0.61%

All Funds  
75/75 & 75/100

\$300k/Household

# IAG Savings & Retirement Plan



**Simple, Accessible, Risk-Free, Flexible**

**High  
Interest  
Savings  
Account**

- Wait for the right time to invest
- Risk-free savings
- No MER & No Surrender Fees



# IAG Savings & Retirement Plan



## Guaranteed Interest Funds (GIF)

- Competitive Rates
- Secure & Flexible
- Redeemable\*

[ia.ca/fixed-income-investment-rate](http://ia.ca/fixed-income-investment-rate)

*\* MVA applied if redeemed before term*



# iA RESP Offering

## RESP

Registered Education Savings Plan

**My  
Education+**  
75/75 Guarantee

Prestige  
preferential  
pricing

**Also available:**

Diploma (100/100 Guarantee)  
RESP Loan



# A Solid Fund Offering

# New Additional Funds

NEW

## Fidelity Insights

Enjoy the “cream of the crop”!



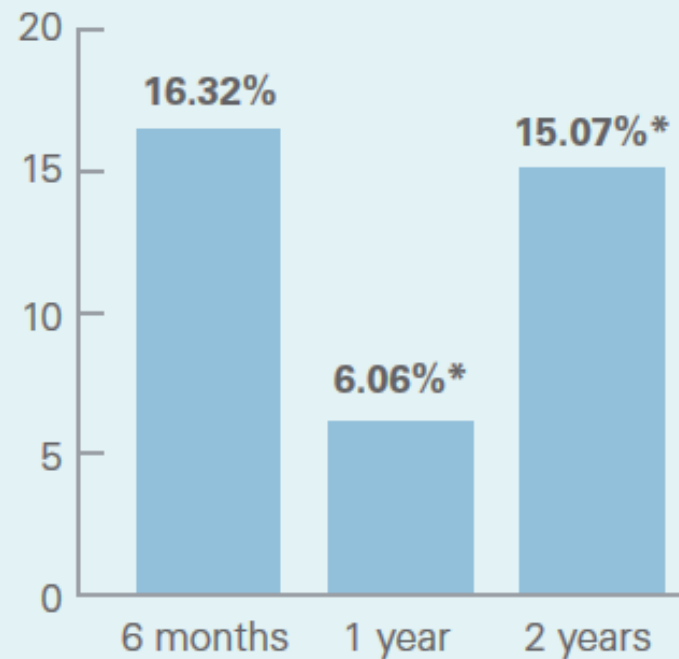
Will Danoff



- 1st time available as a segregated fund
- Renowned and experienced portfolio manager: He manages over \$150 billion in assets
- Best selling U.S. equity fund in Canada in 2018

## Net compound returns<sup>1</sup>

As at July 31, 2019



<sup>1</sup>These returns are on a net basis, for the Classic Series 75/75 of the IAG SRP

\*Simulation of past returns as if the Fund had been in effect for these periods

# American (Dynamic)

NEW

## American (Dynamic)

The value of experience



David L. Fingold

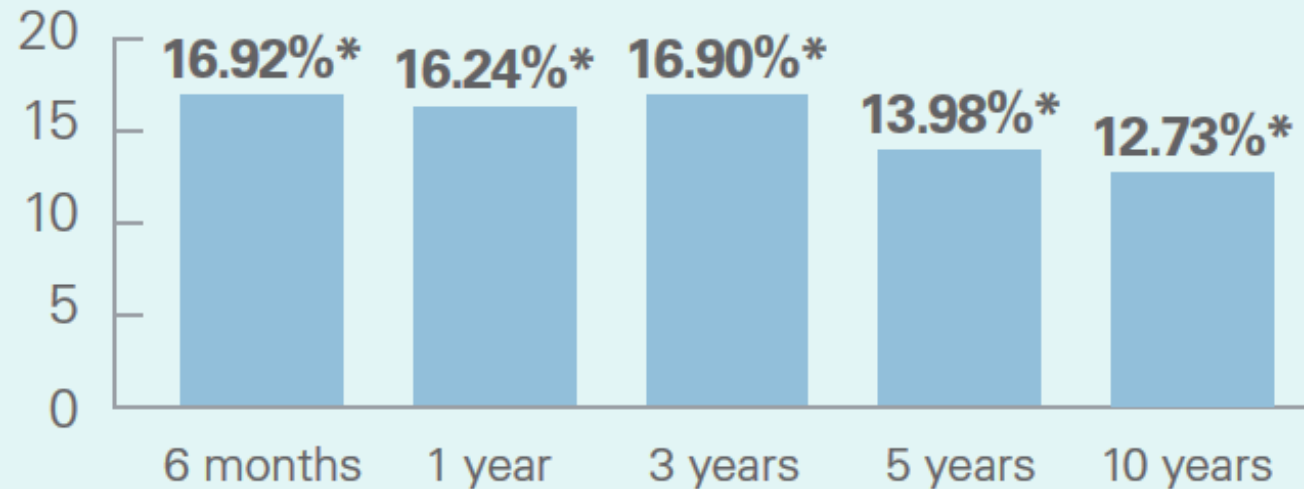
***Dynamic Funds***<sup>®</sup>  
*Invest with advice.*

- David Fingold: 30+ years of experience
- Bottom-up investment process to participate in a broad variety of opportunities in the U.S.
- High-Concentration (20 to 25 holdings)

# American (Dynamic)

## Net compound returns<sup>1</sup>

As at June 30, 2019



\* Simulation of past returns as if the Fund had been in effect for these periods

<sup>1</sup> These returns are on a net basis, for the Classic Series 75/75 of the IAG SRP



# Floating Rate Income (iAC)

**NEW**

## Floating Rate Income

Get fully aligned with superior income potential and diversification



Jeff Sujitno



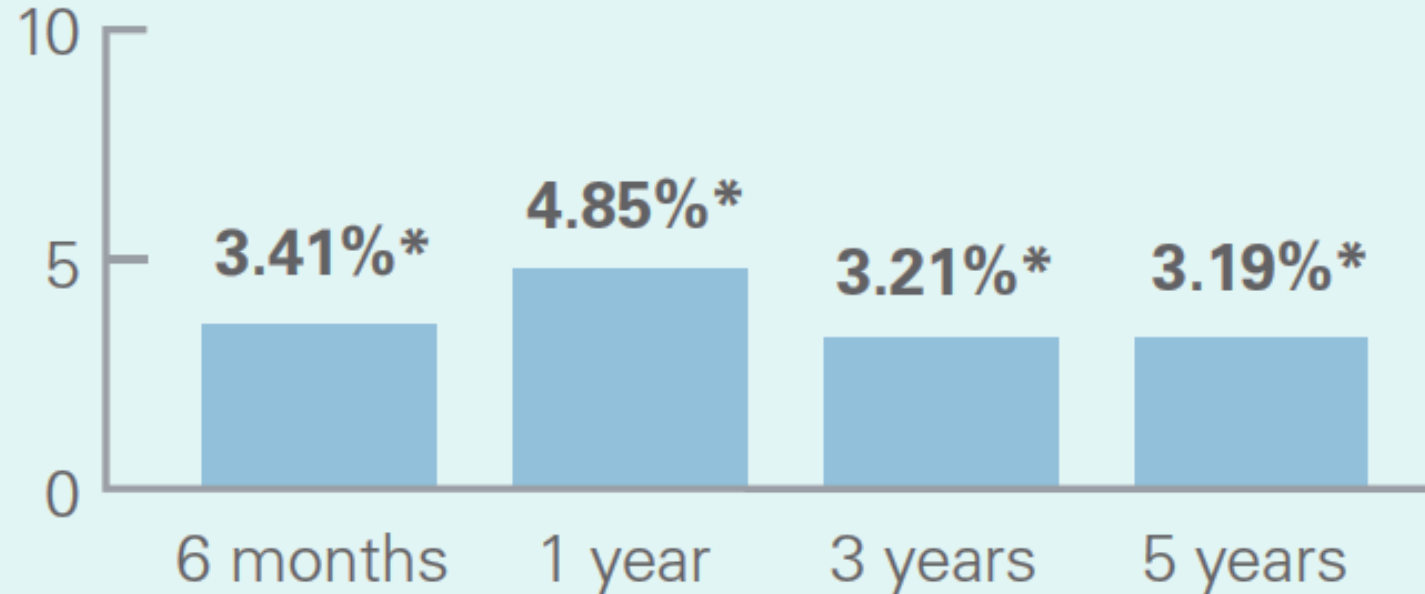
Amar Dhanoya

- Diversification of a traditional fixed income portfolio
- Minimized risk related to interest rate movements

# Floating Rate Income (iAC)

## Net compound returns<sup>1</sup>

As at July 31, 2019



\* \*Simulation of past returns as if the fund had been in effect for these periods

<sup>1</sup> These returns are on a net basis, for the Classic Series 75/75 of the IAG SRP

# Global Infrastructure (Dynamic)

**NEW**

## Global Infrastructure (Dynamic)

Build on solid ground



Frank Latshaw



Oscar Belaiche

**The world of  
infrastructure is  
in an era of  
transformation:**



Aging  
infrastructure



Urbanization



Renewable  
power

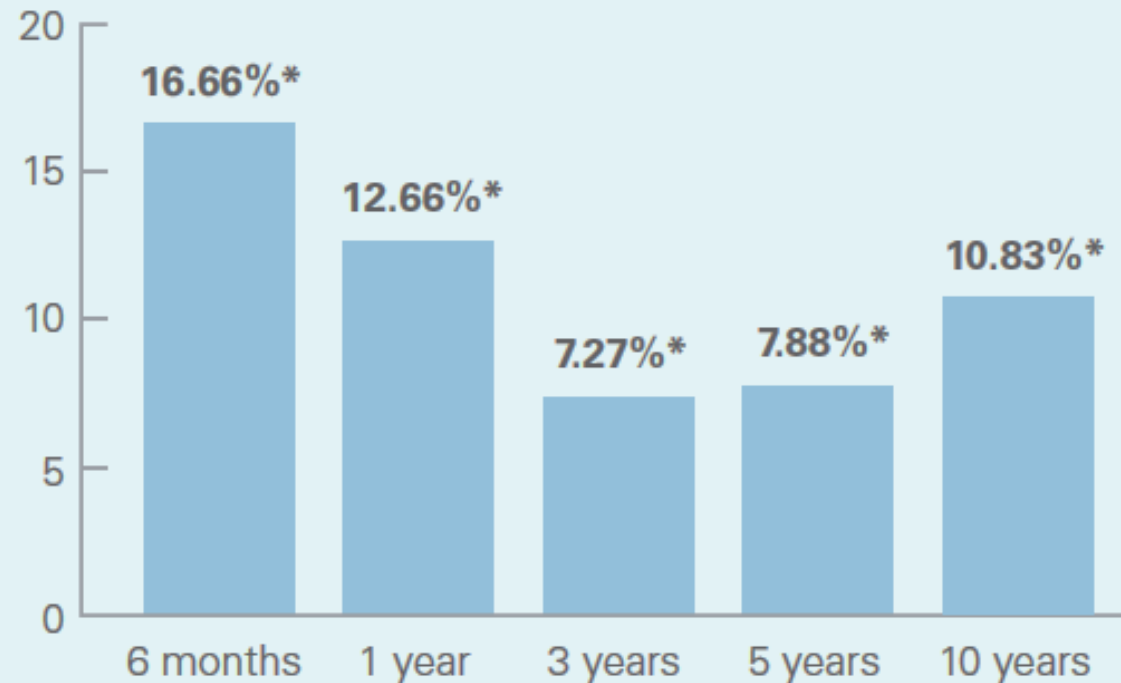


Mobile data  
consumption

# Global Infrastructure (Dynamic)

## Net compound returns<sup>1</sup>

As at June 30, 2019



\* Simulation of past returns as if the Fund had been in effect for these periods

<sup>1</sup> These returns are on a net basis, for the Classic Series 75/75 of the IAG SRP

# Emerging Markets (Jarislowsky Fraser)

**NEW**

## Emerging Markets (Jarislowsky Fraser)

Our new recruit, a top  
draft pick!



Marc A. Novakoff

- 1<sup>st</sup> time available as a segregated fund
- Focus on quality securities and risk management
- Fundamental analysis approach that integrates ESG



Environmental



Social



Governance

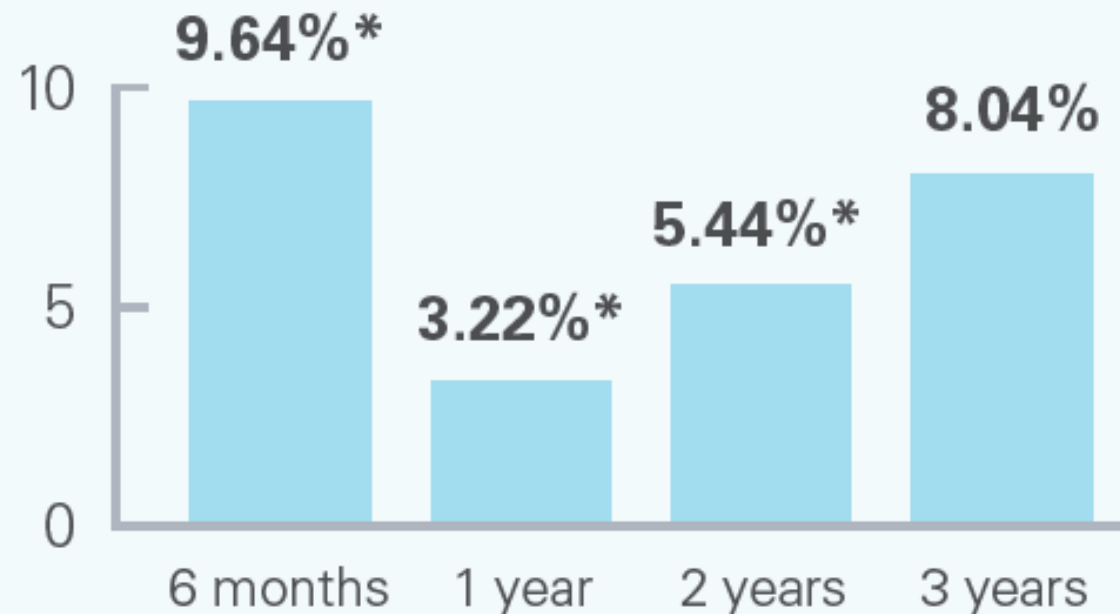
**JARISLOWSKY FRASER**

GLOBAL INVESTMENT MANAGEMENT

# Emerging Markets (Jarislowsky Fraser)

## Net compound returns<sup>1</sup>

As at June 30, 2019



\* Simulation of past returns as if the Fund had been in effect for these periods


<sup>1</sup> These returns are on a net basis, for the Classic Series 75/75 of the IAG SRP.

**Managed Solutions:  
Designed to  
Simplify Your Life!**



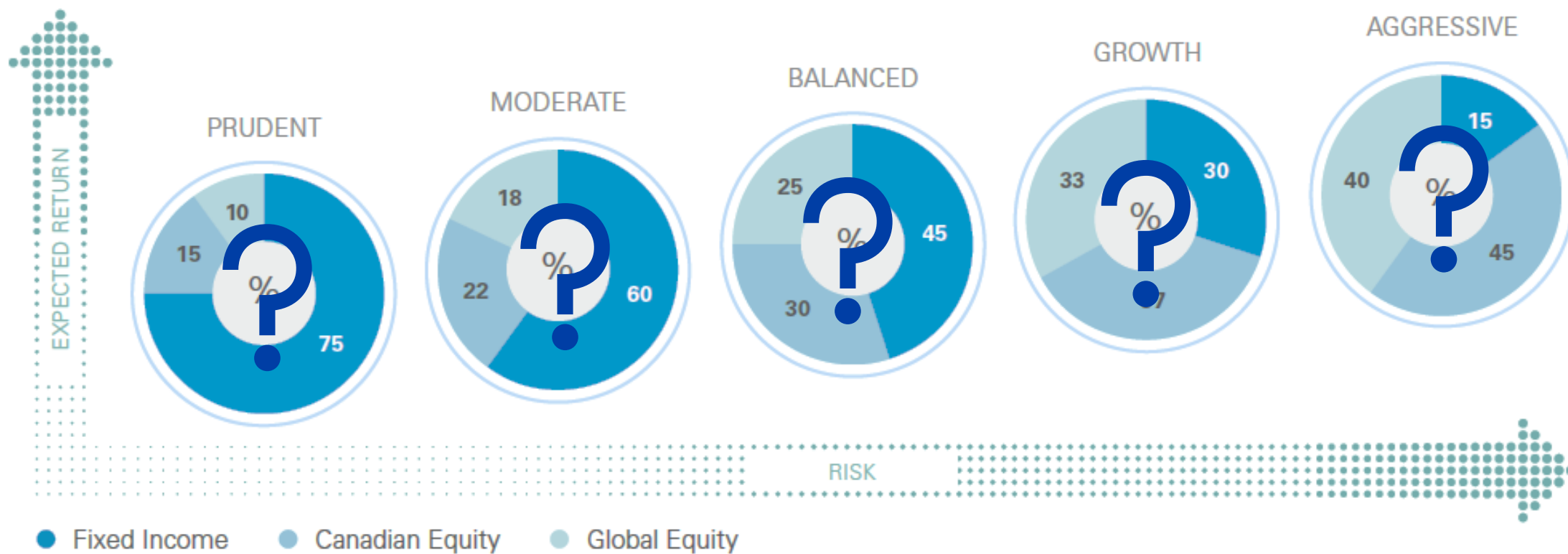


## A Global Shift...

- 
- A faint, dotted world map is visible in the background of the slide, centered behind the text.
- New Portfolio Manager - Sebastien Mc Mahon
  - Increased yield potential and diversification
  - Fixed Income: high yield bonds, bank loans and foreign bonds
  - Equities: American, global and international equities



# Selection Funds – 2020 Redesign



# Tools to Grow

# EVO Savings

AVAILABLE  
JAN 27TH

**EVO**  
**Experience driven**

- Fully electronic
- Complete error free
- Real time portfolio allocation
- E-app for Registered and non-registered contracts (non registered less than 100K investment)

**NEW**



**To encourage  
asset grouping**



**More flexibility**

Aligns client expectations with  
the value of your advisory role



**More clarity**

Provides total transparency on what  
the client pays for your services



**To strengthen  
client loyalty**

# RRSP Loans



Through  
**February 14, 2020,**  
help your clients get  
a reduction of

**0.50%**

**on the RRSP loan  
current interest rate**

**\$1,000 - \$50,000**

**Repayment Up To 10  
Years\***

**Maximize Contribution  
Room**

*\*10 years repayment –available for \$12,500 to 50K loan*

## Know your iA Funds



### KNOW YOUR FUNDS

Reference tool to learn  
more about the segregated  
funds offered by  
iA Financial Group  
October 2019

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For advisor use only

## Funds Overview, MERs and Fund codes

November 2019

### IAG SRP and RESP - Fund codes

DSC\* = Deferred Sales Charge (Client's sales charge)  
CB 3 years = Charge Back over 3 years (Agent's charge)  
CB 5 years\* = Charge Back over 5 years (Agent's charge)  
FEL = Front-End Load  
\* Available only for deposits made before age 80.

	IAG SAVINGS AND RETIREMENT PLAN (IAG SRP) AND RESP															
	Classic Series 75/75 My Education+ RESP				Series 75/100				Ecoflex Series 100/100				FORLIFE Series			
	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL	DSC	CB 3 years	CB 5 years	FEL
<b>FOCUS FUNDS</b>																
Focus Prudent	46050	46051	46053	46055	36050	36051	36053	36055	56050	56051	56053	56055	76050	76051	76053	76055
Focus Moderate	46150	46151	46153	46155	36150	36151	36153	36155	56150	56151	56153	56155	76150	76151	76153	76155
Focus Balanced	46250	46251	46253	46255	36250	36251	36253	36255	56250	56251	56253	56255	76250	76251	76253	76255
Focus Growth	46350	46351	46353	46355	36350	36351	36353	36355	56350	56351	56353	56355	76350	76351	76353	76355
Focus Aggressive	46450	46451	46453	46455	36450	36451	36453	36455	56450	56451	56453	56455	76450	76451	76453	76455
<b>SELECTION FUNDS</b>																
Selection Prudent	44120	44121	44123	44125	34120	34121	34123	34125	54120	54121	54123	54125	74120	74121	74123	74125
Selection Moderate	44130	44131	44133	44135	34130	34131	34133	34135	54130	54131	54133	54135	74130	74131	74133	74135
Selection Balanced	44140	44141	44143	44145	34140	34141	34143	34145	54140	54141	54143	54145	74140	74141	74143	74145
Selection Growth	44150	44151	44153	44155	34150	34151	34153	34155	54150	54151	54153	54155	74150	74151	74153	74155
Selection Aggressive	44160	44161	44163	44165	34160	34161	34163	34165	54160	54161	54163	54165	74160	74161	74163	74165
<b>INCOME FUNDS</b>																
Money Market	46600	46601	46603	46605	36600	36601	36603	36605	56600	56601	56603	56605	76600	76601	76603	76605
Short Term Bond	47000	47001	47003	47005	37000	37001	37003	37005	57000	57001	57003	57005	77000	77001	77003	77005
Bond	46100	46101	46103	46105	36100	36101	36103	36105	56100	56101	56103	56105	76100	76101	76103	76105
Canadian Corporate Bond	44560	44561	44563	44565	34560	34561	34563	34565	-	-	-	-	-	-	-	-
Core Plus Bond	44260	44261	44263	44265	34260	34261	34263	34265	54260	54261	54263	54265	74260	74261	74263	74265
Global Fixed Income (PIMCO)	44170	44171	44173	44175	34170	34171	34173	34175	-	-	-	-	-	-	-	-
Floating Rate Income	41050	41051	41053	41055	31050	31051	31053	31055	-	-	-	-	-	-	-	-
Strategic Corporate Bond	44500	44501	44503	44505	34500	34501	34503	34505	54500	54501	54503	54505	74500	74501	74503	74505
Fidelity American High Yield Currency Neutral	44180	44181	44183	44185	34180	34181	34183	34185	-	-	-	-	-	-	-	-
<b>DIVERSIFIED FUNDS</b>																
Diversified Security	48300	48301	48303	48305	38300	38301	38303	38305	58300	58301	58303	58305	78300	78301	78303	78305
Diversified	46700	46701	46703	46705	36700	36701	36703	36705	56700	56701	56703	56705	76700	76701	76703	76705
Diversified Opportunity	48400	48401	48403	48405	38400	38401	38403	38405	58400	58401	58403	58405	78400	78401	78403	78405
Canadian Balanced (QV)	44230	44231	44233	44235	34230	34231	34233	34235	54230	54231	54233	54235	74230	74231	74233	74235
SRI Balanced (Inhance)	44250	44251	44253	44255	34250	34251	34253	34255	54250	54251	54253	54255	74250	74251	74253	74255
Diversified Income	45150	45151	45153	45155	35150	35151	35153	35155	55150	55151	55153	55155	75150	75151	75153	75155
Strategic Income	44520	44521	44523	44525	34520	34521	34523	34525	54520	54521	54523	54525	74520	74521	74523	74525
Global Diversified (Loomis Sayles)	45850	45851	45853	45855	35850	35851	35853	35855	55850	55851	55853	55855	75850	75851	75853	75855
Global Diversified Fixed Income (Forstrong)	40090	40091	40093	40095	30090	30091	30093	30095	-	-	-	-	-	-	-	-
Global Diversified (Forstrong)	44190	44191	44193	44195	34190	34191	34193	34195	-	-	-	-	-	-	-	-
Global Diversified Equity (Forstrong)	40100	40101	40103	40105	30100	30101	30103	30105	-	-	-	-	-	-	-	-
Fidelity Global Monthly Income	40070	40071	40073	40075	30070	30071	30073	30075	-	-	-	-	-	-	-	-
Global Asset Allocation Security (iAIM)	40110	40111	40113	40115	30110	30111	30113	30115	-	-	-	-	-	-	-	-
Global Asset Allocation (iAIM)	40120	40121	40123	40125	30120	30121	30123	30125	-	-	-	-	-	-	-	-
Global Asset Allocation Opportunity (iAIM)	40130	40131	40133	40135	30130	30131	30133	30135	-	-	-	-	-	-	-	-
<b>CANADIAN HYBRID FUNDS<sup>SM</sup></b>																
Strategic Equity Income Hybrid 75/25	44280	44281	44283	44285	34280	34281	34283	34285	54280	54281	54283	54285	74280	74281	74283	74285
Dividend Growth Hybrid 75/25	44290	44291	44293	44295	34290	34291	34293	34295	54290	54291	54293	54295	74290	74291	74293	74295
Canadian Conservative Equity Hybrid 75/25	44300	44301	44303	44305	34300	34301	34303	34305	54300	54301	54303	54305	74300	74301	74303	74305
Canadian Equity Index Hybrid 75/25	44310	44311	44313	44315	34310	34311	34313	34315	54310	54311	54313	54315	74310	74311	74313	74315
Canadian Equity Value Hybrid 75/25	44330	44331	44333	44335	34330	34331	34333	34335	54330	54331	54333	54335	74330	74331	74333	74335
Fidelity True North <sup>SM</sup> Hybrid 75/25	44360	44361	44363	44365	34360	34361	34363	34365	54360	54361	54363	54365	74360	74361	74363	74365
Canadian Equity Growth Hybrid 75/25	44370	44371	44373	44375	34370	34371	34373	34375	54370	54371	54373	54375	74370	74371	74373	74375
Fidelity Canadian Opportunities Hybrid 75/25	44380	44381	44383	44385	34380	34381	34383	34385	54380	54381	54383	54385	74380	74381	74383	74385
Canadian Equity Small Cap (QV) Hybrid 75/25	44390	44391	44393	44395	34390	34391	34393	34395	54390	54391	54393	54395	74390	74391	74393	74395

DSC

CB3

CB5

FEL

F class

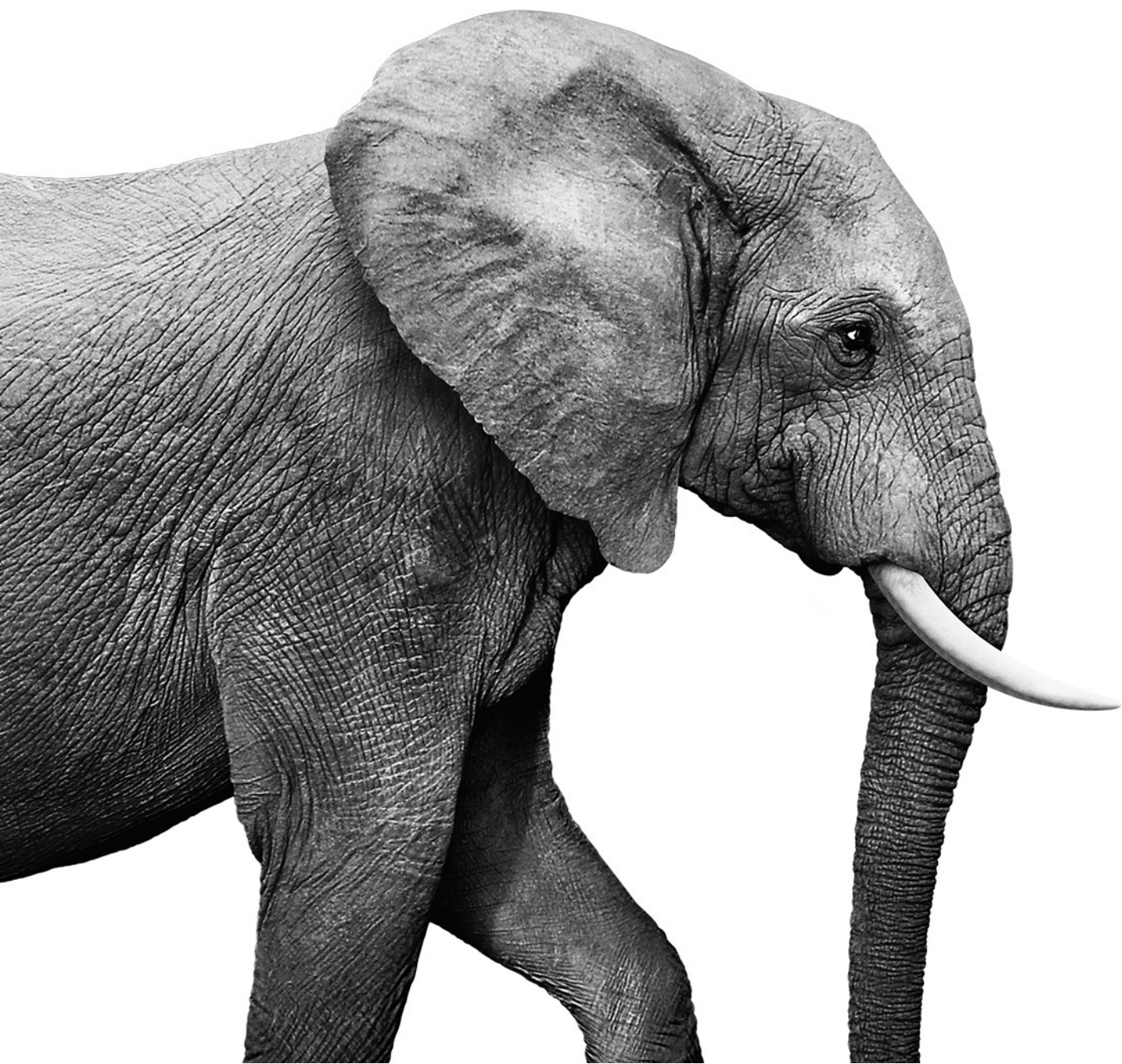
DSC FYC = CB5 FYC  
No Charges to Clients

# Business Development Bonus



<div>INSURANCE</div> <div></div>	BDB Achieved in 2018	Advisors Qualified in 2018	Average paid to our Top 10 advisors
	<div>SAVINGS</div> <div></div> <div>\$3,022,566</div>	263	\$63,714





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**INVESTED IN YOU.**