

Series 75/100
**GROWTH
AND ESTATE
PROTECTION
COMBINED**


Whether you are an entrepreneur, a professional, retired or recovering from a serious illness, here are a series of benefits to meet your specific needs.

	Need	Capitalize on the advantages offered by Series 75/100
Estate protection	Leave behind a legacy for loved ones	You benefit from a guaranteed protection upon death of 100% of the deposits made before age 85 ¹ . An exclusive advantage of segregated funds.
	Be protected from market downturns	Annual resets of the death benefit guarantee, eligible up to age 85, make it possible to lock in hard-earned gains. When markets decline, you keep your earnings!
	Avoid long and costly settlement periods that are stressful for your loved ones	Being able to designate a beneficiary, specific to segregated funds, makes it possible to: <ul style="list-style-type: none"> — avoid probate fees² — pay the death benefit directly to the person of your choice quickly, directly and confidentially. No freezing of capital to provide for.
	Safeguard with coverage in case of non-insurability	Offered exclusively by insurance companies, the 100% death benefit guarantee acts as insurance in the event of a significant market downturn (no medical exam required).
Growth and peace of mind	Maximize capital growth	<ul style="list-style-type: none"> — Access to the same number of funds as the Classic Series 75/75, offering the same growth potential plus a superior guarantee. — Expertise of an experienced team of internal managers — External managers from recognized management firms such as Fidelity, Dynamic, PIMCO, etc. — Managed solutions, turnkey portfolios — Assets held in Series 75/100 are eligible for Prestige preferential pricing. Fees reduced by up to 0.60%³.
	Protect your investments in case of legal proceedings or bankruptcy	Indispensable creditor protection ⁴ for entrepreneurs and professionals at risk of lawsuits.
	Easily manage your taxes	Simplified accounting! iA Financial Group calculates the amounts to include in your income tax return.

¹ 75% of deposits made at age 85 or later. Covers 75% of deposits at maturity.

² May vary by province (outside Quebec).

³ As at October 2019. The fee reduction may vary based on the fund selected.

⁴ Conditions apply.

See how resets prove their worth

David made an initial deposit of \$100,000 in a Series 75/100 segregated fund.⁵

 \$100,000

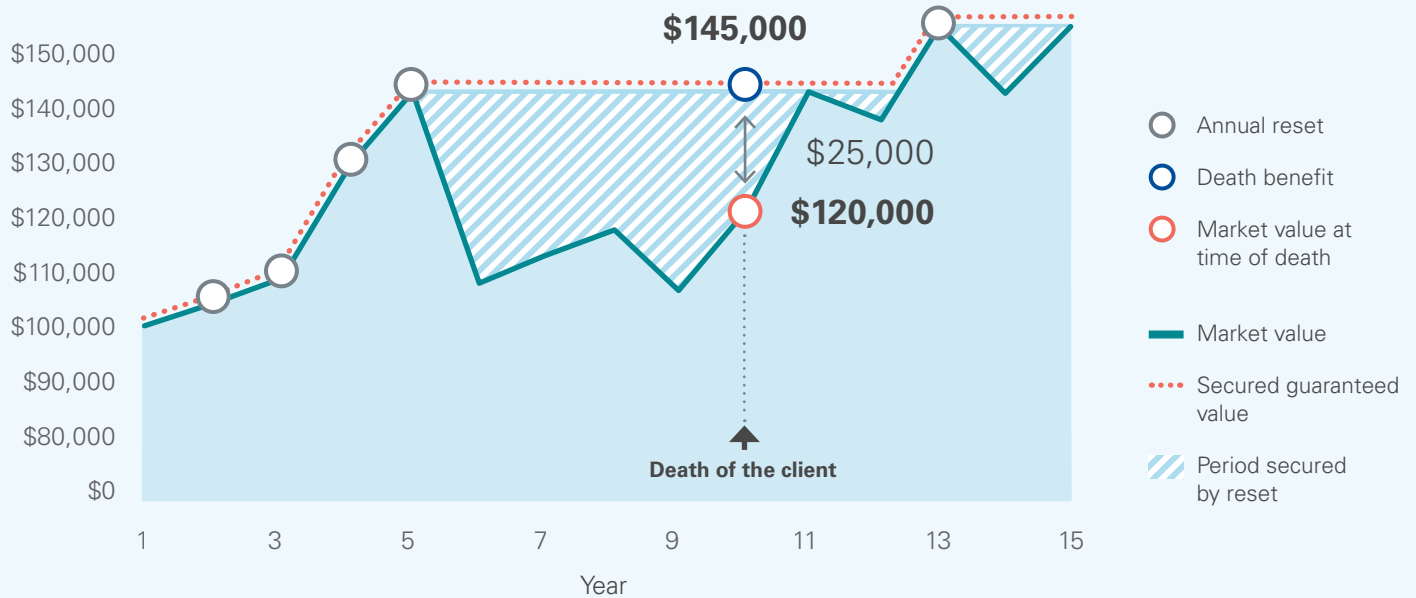
His advisor did a reset to crystallize his gains each year in which it was favourable.

 Reset

If David were to pass away in year 10

At his death, \$145,000 would be paid to his spouse (designated beneficiary), i.e. the amount of the last reset in year 5. This is a significant increase over the fund's current market value of \$120,000.

 \$145,000 locked in



⁵Hypothetical curve for illustrating the reset only.

Resets alone justify the decision to invest in Series 75/100.

Resets are a key advantage for protecting investment funds when markets fluctuate:

- Whichever way the markets go, the guaranteed value at death is protected and can only increase!
- At the time of death, the amount paid to the beneficiary or beneficiaries is the higher of the fund's market value and the value of the guarantee after resets.

Series 75/100 offers the possibility of one reset per calendar year until you turn 85.

Talk to your financial security advisor to learn more about how to make the right choices to achieve your protection and savings goals.

INVESTED IN YOU.

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