

iA Financial Group Segregated Funds

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iA Company Profile – Founded in 1892



988 West Broadway, Vancouver

Clients

+ 5 million

Employees

+ 10,166

Advisors

+ 50,000

Assets

300 billion in
assets

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INSURANCE

- **\$177.1B in minimum premiums** in Life & Living Benefits¹
 - **+6%** growth vs 2024
- **iA PAR: #2** in number of **policies sold** ²
- **#5 in Whole Life premium** thanks to iA PAR²

#1
in number of
policies sold²

#1
in term life
insurance²

#1
in critical
illness²



SAVINGS

- **\$3.3B gross sales** in segregated funds¹
 - **+30%** growth vs 2024⁵
- **Over \$1.8B net sales** in segregated funds^{1,6}

#1
in net sales in
Canada since
2016⁴

#1
in gross sales
in Canada since
2022⁴

#1
in seg fund
assets since
July 2025⁴



INSURANCE

- **Instant acceptance** up to \$2M
- **Customized underwriting** for all life and CI products based on your client's health
- **Over 53% instant decision** at sale³

SAVINGS

- End-to-end digital process completed in less than **9 minutes**
- **Real-time illustration** of portfolio allocation
- **Contract delivery** in iA Mobile app in less than 24 hours to the client

¹ YTD as of June 30, 2025

² LIMRA, Q1 2025

³ January 1 to December 31, 2024

⁴ Investor Economics, June 2025

⁵ YTD Q2 2025 VS Q2 2024

⁶ Including internal transfers

YTD Q2-2025

A look at this week's markets

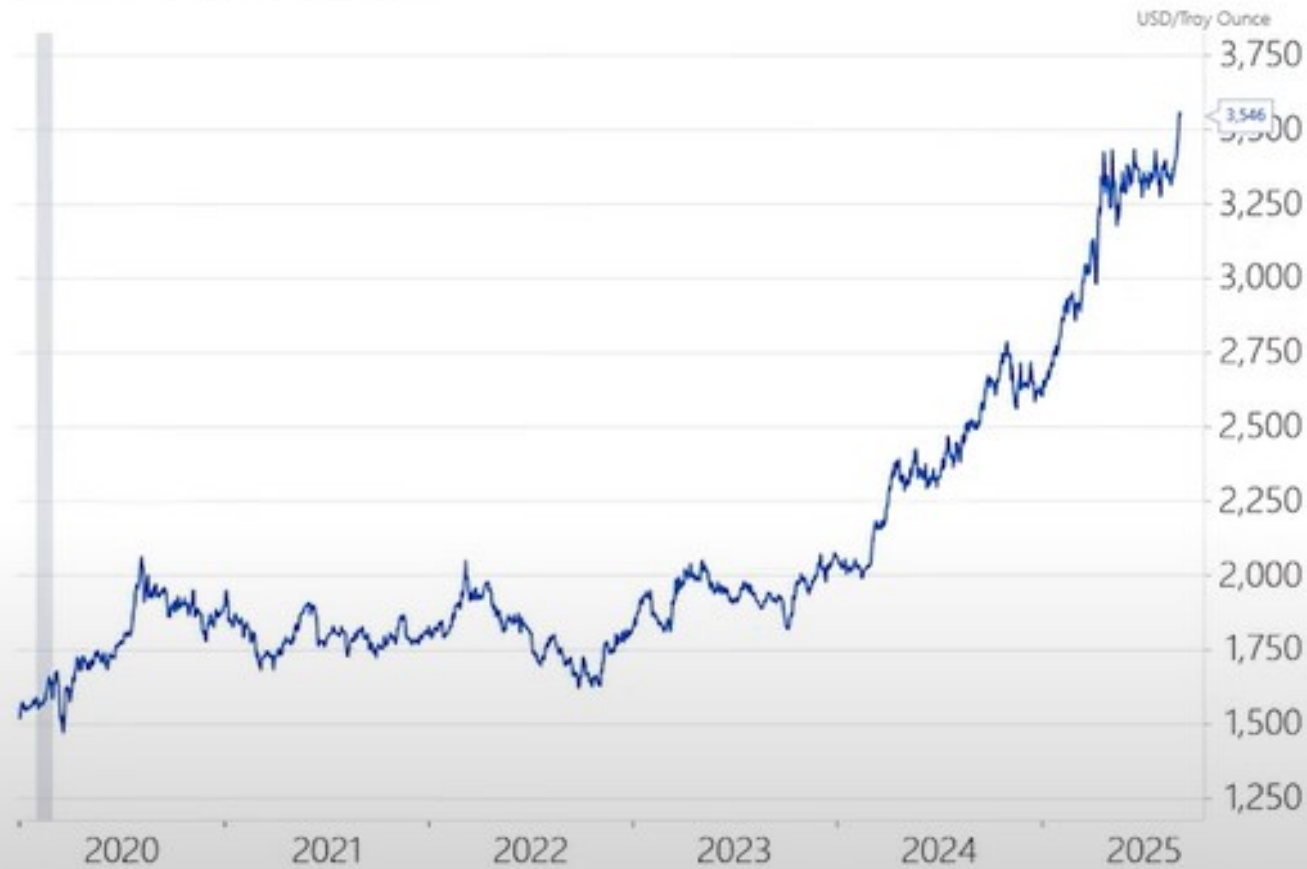
Total returns, at the close on Thursday

		CETTE SEMAINE		ANNÉE À DATE	
		Rendement en devise locale	Rendement en \$CA	Rendement en devise locale	Rendement en \$CA
Obligations canadiennes	FTSE TMX Univers	-0.03%		3.22%	
	FTSE TMX Long	-0.21%		0.89%	
	Corps	-0.05%		4.54%	
Actions	S&P/TSX	-1.37%		23.76%	
	S&P 500	-2.87%	-2.36%	12.45%	10.20%
	NASDAQ	-3.56%	-3.06%	14.99%	12.69%
	MSCI EAEO	-1.90%	-2.45%	15.91%	21.47%
	MSCI Émergents	-0.72%	-0.48%	28.13%	27.49%
		Prix actuel	Rendement	Rendement	
Autres	Pétrole (WTI)	59.14 \$	-1.58%	-17.54%	
	USD/CAD	0.7094 \$	-0.52%	2.04%	
	EUR/USD	1.1528 \$	-0.80%	11.34%	
	Or	4 077.19 \$	-0.17%	55.35%	

Gold: Still a buy despite all-time highs?

Gold Price

New York, USD, as at 9/4/2025



Bullish Case for Gold – 2025 and Beyond

- Central Bank Demand
- Geopolitical Uncertainty
- Real Interest Rates & Monetary Policy
- Fiscal Expansion & Debt Sustainability
- De-dollarization Trend
- Limited Supply Growth

The Trump administration wants a weaker US Dollar



Source: Bloomberg

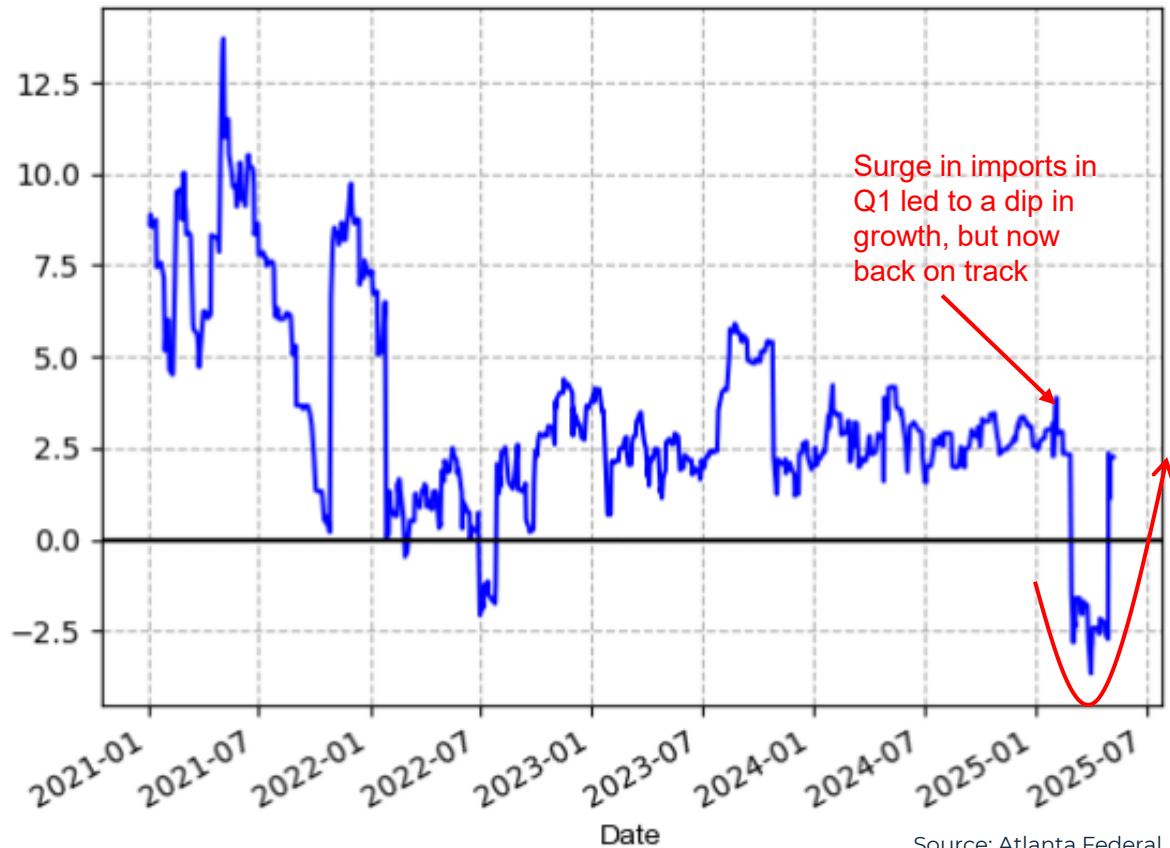
- The Trump administration has talked about how countries with trade surpluses “manipulate their currencies”.
- Recent moves in Asian currencies suggest that currency adjustments will be a part of trade deals.
- Reducing the US trade deficit will mean less capital chasing US assets.

Our view: after a 15-year bull market, the US dollar has peaked and will depreciate.

This adds to the urgency to diversify internationally and gain exposure to other currencies.

Despite the wild ride, US growth remains roughly on trend

Real-Time Growth Measures



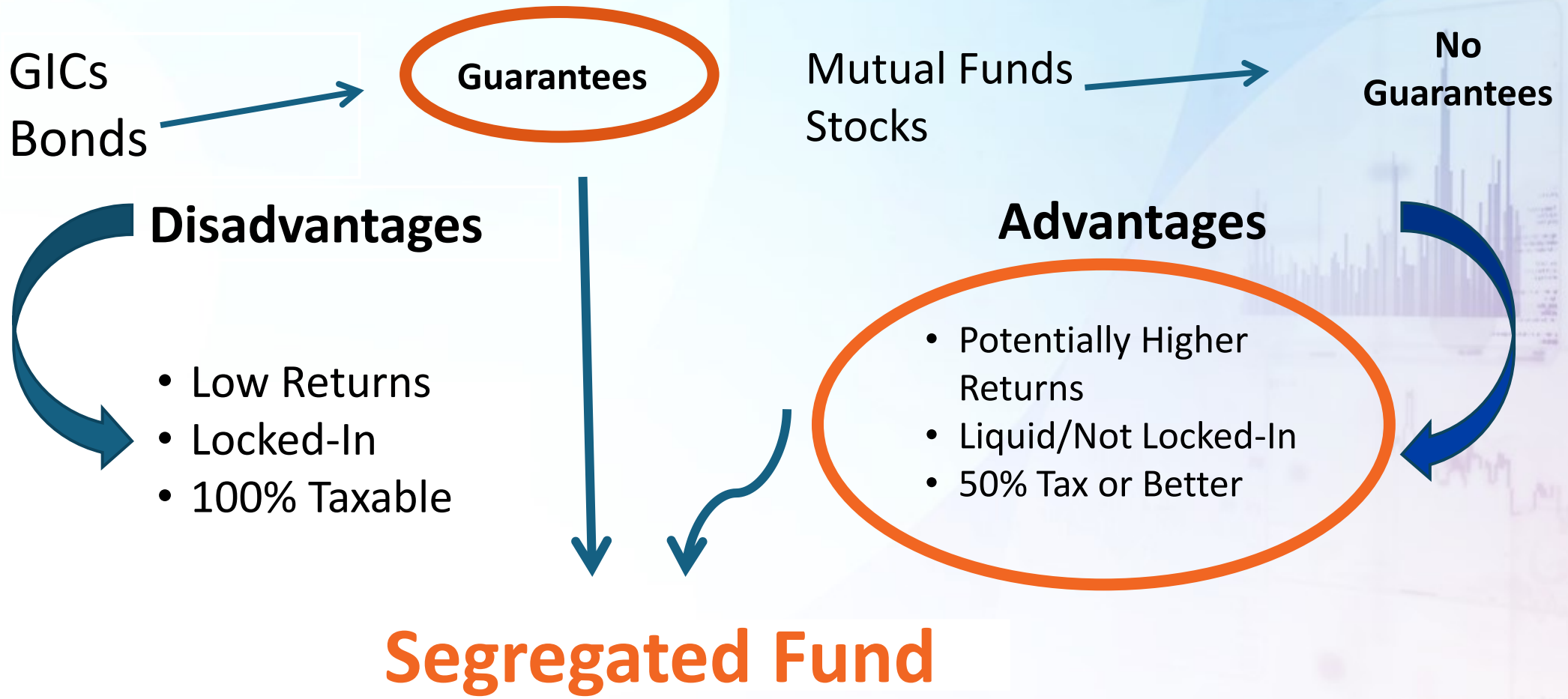
Source: Atlanta Federal Reserve

- Q1 saw a surge in imports by consumers and businesses to front-run tariffs.
- As a result, GDP estimates dropped.
- Domestic demand, however, remained solid and growth is still broadly on trend.

Our view: So far, no sign that the wheels are falling off the US economy, despite the policy uncertainty.

Segregated Funds

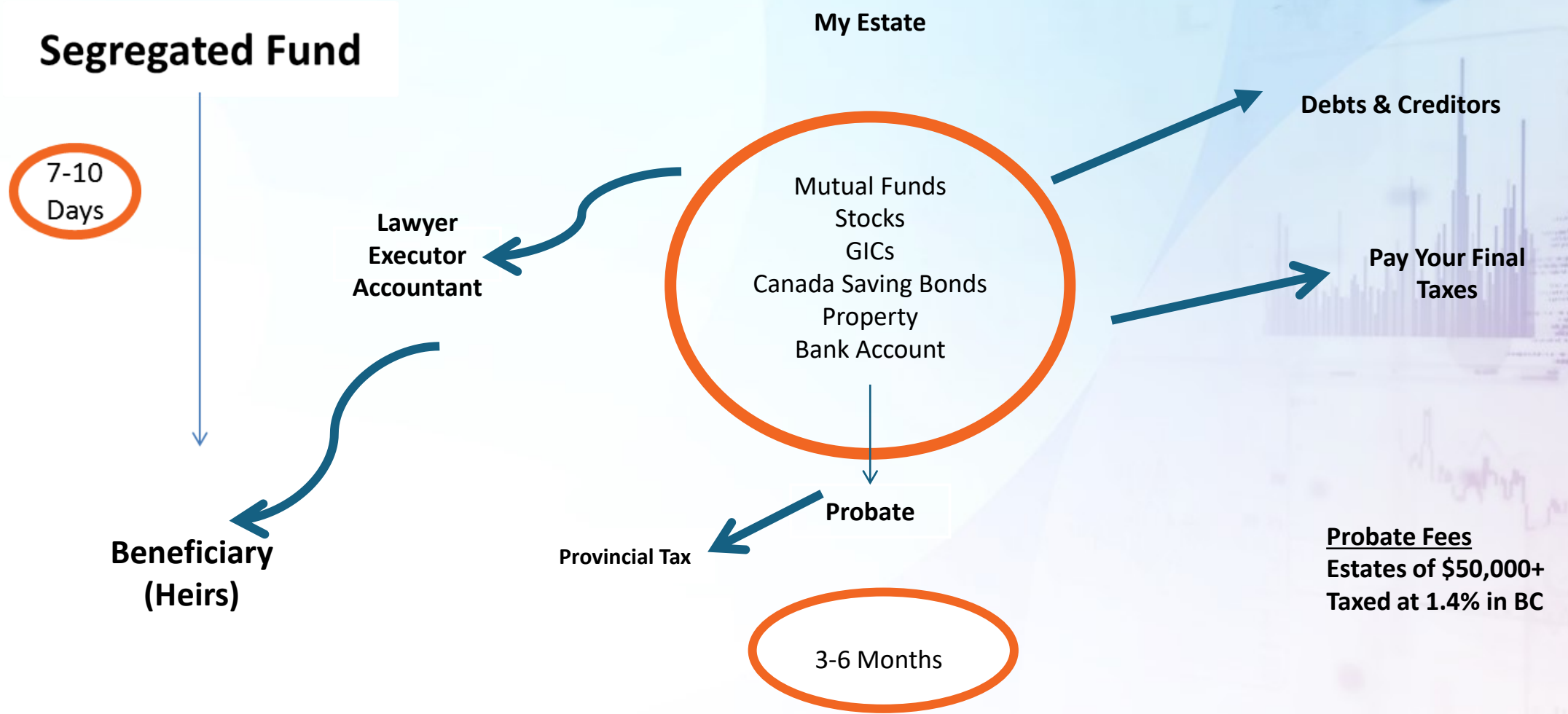
The Value of Segregated Funds



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Estate Planning Basics

Average 12-18 Months in BC





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Classic Series 75/75

- **Client Objective:
Growth**
- No Resets available
- Lowest fee option

Series guarantees

Guarantee at death	 75% of all premiums invested in series funds
Guarantee at maturity	 75% of all premiums invested in series funds
Maturity date of the guarantee	December 31 of the year the annuitant turns 100



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Series 75/100

Growth and estate protection combined

- **Client Objective: Estate Planning**
- 1 reset per year (Death Benefit) up to age 85
- Deposits accepted up to age 85
- **All 76 segregated funds (100% equity options available)**

Series guarantees

Guarantee at death	 100% of all premiums invested in series funds
Guarantee at maturity	 75% of all premiums invested in series funds
Maturity date of the guarantee	December 31 of the year the annuitant turns 100

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Benefits of Resets

See how resets prove their worth

David made an initial deposit of \$100,000 in a Series 75/100 segregated fund.¹

 \$100,000

You did a reset to lock in his gains each year in which it was favourable.

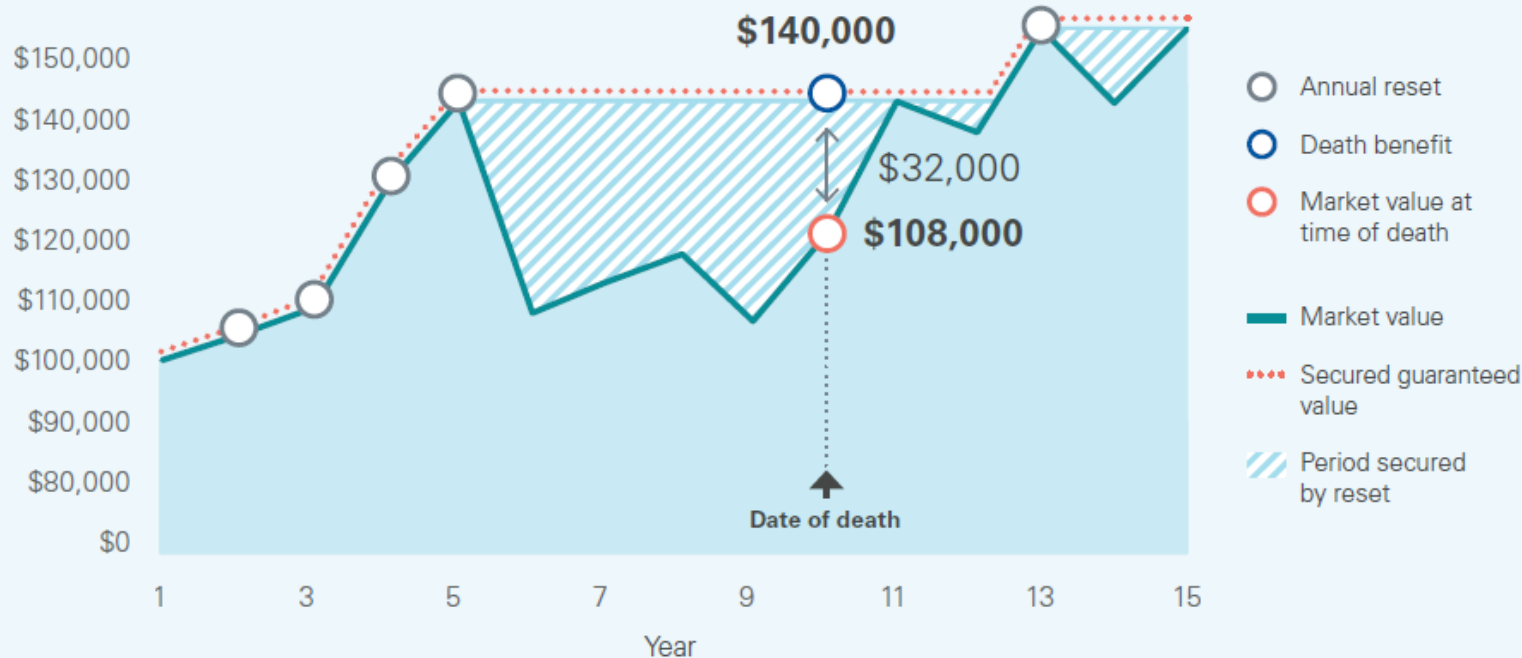
You did this using the reset e-tool in the Advisor Centre.

 Reset

If David were to pass away in year 10

At his death, \$140,000 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 \$108,000.

 \$140,000 locked in



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75/100 Highlights

- **One death benefit reset per calendar year**
- **Manual or automatic reset as chosen by advisor**
- **No underwriting involved**
 - **Large Cases (1M+) may require approval**
- **All 76 Segregated Funds Available**
 - **No restrictions on equity funds**

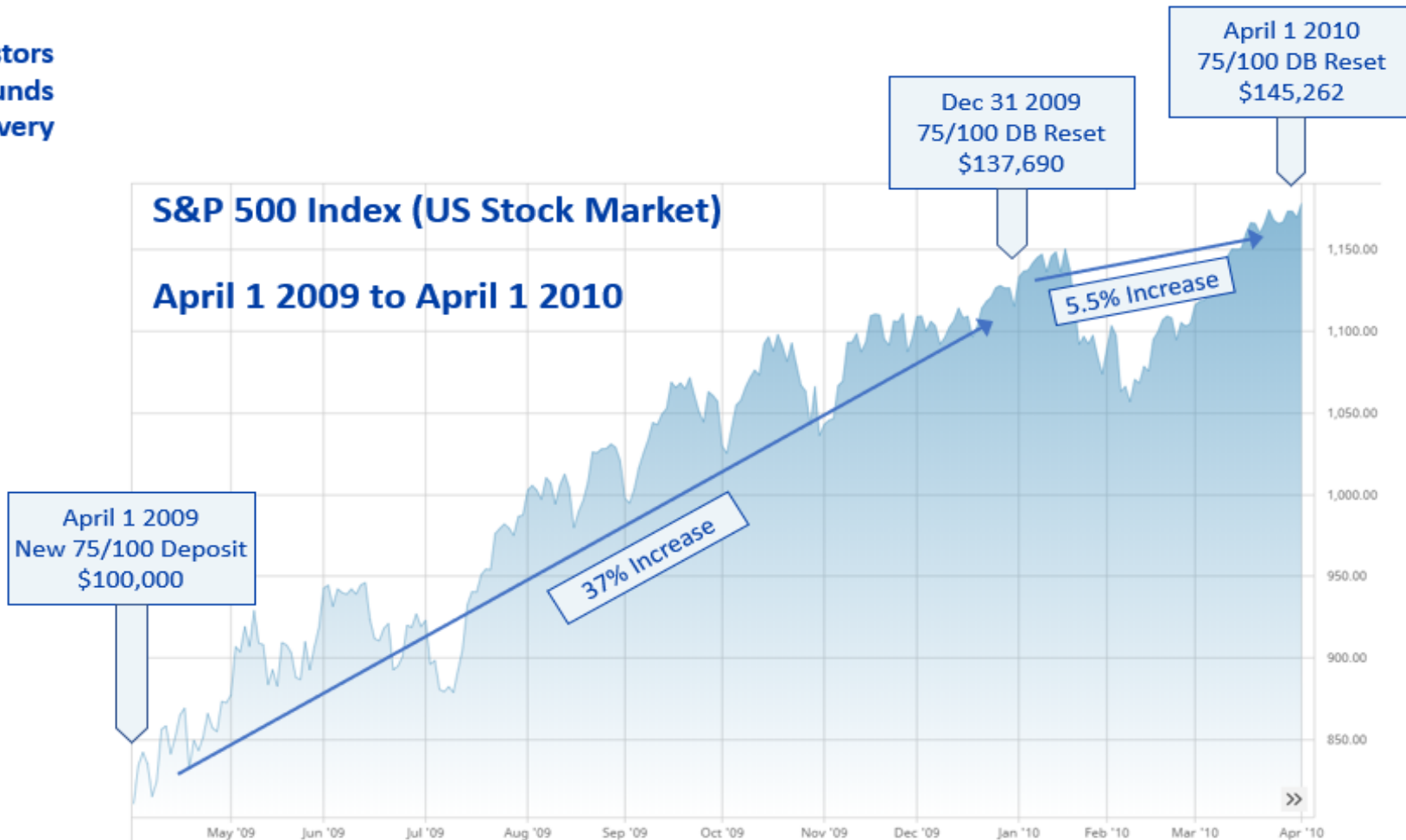


3 Death Benefit Resets in the FIRST 12 Months!

Lock, Lock, Lock it in...

With the 75/100 Series from iA Financial Group, investors can benefit from a diverse selection of investment funds AND an automatic (or manual) Death Benefit reset every calendar year until age 85.

Can Your Mutual Fund Do That?



Value of Segregated Funds – Non-Registered

- **Potential Creditor Protection** – Appealing for Entrepreneurs and Professionals
- **Ability to designate a beneficiary for Estate Planning purposes**
 - (Mutual Funds cannot do this)
- **Quick Settlement** of the estate in the event of death
- Simplicity in tax reporting
- Possibility of avoiding probate fees
- Confidential
- Capital Protection on death through 75/100 contracts and resets
 - iA accepts deposits and offers resets up to age 85
 - Above the industry standard of 80

Simplicity. Protection. Growth.

**Beneficiary designation,
a key advantage of
segregated funds**

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Other Key Points

iA will issue contracts for clients over age 90 on an exception basis

- They can purchase 75/75, HISA, or GIFs
- Example older person wanting to by-pass probate and designate a beneficiary, they can use our HISA or GIFS
- Consider opening a segregated fund contract earlier than later, this can be beneficial if the person is unable to later on
- The ability to mix and match sales charges
- You can hold HISA and segregated funds in the same contract

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Partnering with iA for Segregated Funds

iA Savings and Retirement Plan

Segregated Funds

- **76 Segregated Funds** with a wide variety of managers
- **Prestige Pricing** (Family Bundling)
- **Industry Leading 75/100**
 - All 76 funds available
 - Automatic death benefit resets up to age 85
- **EVO Savings & Business Tracker**
- **Full Range of Guaranteed Solutions**
(HISA/GIF)

A strong offering of funds

managed externally by brand-name managers and smaller boutique firms with specific investment expertise



A wholly-owned subsidiary of iA Financial Group



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Prestige 300 and Prestige 500

The management fee reduction applies to all funds for:

- Classic Series 75/75 (IAG SRP)
- Series 75/100 (IAG SRP)
- RESP My Education+

ACCELERATE YOUR GROWTH POTENTIAL

ia.ca/prestige-series



Prestige 300

Assets from \$300,000 to \$499,999
Management fees reduced by up to **0.47%**¹



Prestige 500

Assets of \$500,000+
Management fees reduced by up to **0.62%**¹



Reminder of features



AUTOMATIC INDIVIDUAL ELIGIBILITY

- Validated weekly



ELIGIBLE ASSETS

- Segregated Funds
- GIFs
- HISA
- DIF+



GROUPINGS

- With family
- With corporations' contracts



AUTOMATIC REDUCTION

- From the 1st dollar



ELIGIBILITY RETAINED

- If the decline in market value is due to a market downturn

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iA Segregated Fund Sales July 2025

		Assets			Net flows			
		Jul 2025	Share	Change in assets	Jul 2025	% of beg. assets	3 mos.	% of beg. assets
Best-selling segregated funds								
Total segregated funds		\$153,209	100.0%	1.0%	\$(16)	–	\$(189)	-0.1%
1	Industrial Alliance - SRP Focus Balanced	621	0.4%	50.0%	200	48.4%	210	54.4%
2	Industrial Alliance - SRP Bonds	493	0.3%	46.2%	158	46.7%	155	45.7%
3	Industrial Alliance - SRP Focus Moderate	518	0.3%	43.0%	152	41.9%	164	48.4%
4	Industrial Alliance - Global Dividend (iA)	350	0.2%	72.8%	142	70.0%	161	92.6%
5	Industrial Alliance - SRP Focus Growth	311	0.2%	68.9%	123	66.8%	131	78.8%
6	Industrial Alliance - SRP Fidelity Canadian Opportunities	1,966	1.3%	5.6%	112	6.0%	151	8.9%
7	Industrial Alliance - SRP - Thematic Innovation	1,123	0.7%	15.9%	102	10.6%	114	13.5%
8	Industrial Alliance - SRP Canadian Disciplined Equity (iA)	100	0.1%	–	100	–	100	–
9	Industrial Alliance - SRP Dividend Growth	1,570	1.0%	7.0%	85	5.8%	120	8.6%
10	Industrial Alliance - SRP Focus Prudent	358	0.2%	27.3%	75	26.8%	77	28.1%
11	Industrial Alliance - SRP Disciplined Bond (iAIM)	107	0.1%	117.1%	57	116.8%	57	114.2%
12	Industrial Alliance - IAG SRP - Fidelity Global Innovators®	1,106	0.7%	14.0%	50	5.2%	105	13.6%
13	Industrial Alliance - SRP Global Disciplined Equity (iA)	46	–	–	45	–	45	–
14	Industrial Alliance - Focus Balanced	142	0.1%	44.9%	42	43.1%	42	44.5%
16	Industrial Alliance - SRP Canadian Equity Small Cap (QV)	236	0.2%	15.8%	36	17.7%	34	18.5%
17	Industrial Alliance - SRP U.S. DAQ Index	2,819	1.8%	4.8%	34	1.3%	70	3.0%
18	Industrial Alliance - SRP Focus Aggressive	94	0.1%	58.9%	33	56.3%	36	66.7%
19	Industrial Alliance - SRP Global Equity	134	0.1%	35.5%	33	33.3%	40	46.9%
20	Industrial Alliance - SRP U.S. Disciplined Equity (iA)	31	–	–	31	–	31	–
Top 20		12,653	8.3%	17.8%	1,649	15.3%	1,942	20.3%

4 & 5 Star Funds

Research

Untitled | Canada Segregated Funds | Basics

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Ranked by: descending Morningstar Rating

Name	Fund Code	Currency	Category	Morningstar Rating	Oldest Share Class	Fund of Funds	Equity Style Box	Fixed Income Style Box	1 Month Return (mth-end)	3 Month Return (mth-end)	6 Month Return (mth-end)
1. iA Cdn Eq SC QV SRP7575MyEd+	Multiple	CAD	Canadian Small/Mid Cap Equity	★★★★★	No	No	█	█	4.53	6.88	15.13
2. iA Glob Eq SRP7575MyEd+	Multiple	CAD	Global Equity	★★★★★	No	No	—	—	1.75	5.99	2.80
3. iA Glob True Convict SRP7575MyEd+	Multiple	CAD	Global Equity	★★★★★	No	No	█	█	3.52	7.37	8.06
4. iA NorthStar Fid SRP7575MyEd+	Multiple	CAD	Global Small/Mid Cap Equity	★★★★★	No	No	█	—	2.21	9.74	7.61
5. iA Glob Concent Eq Fid SRP7575MyEd+	Multiple	CAD	Global Equity	★★★★★	No	No	█	—	3.56	9.57	11.28
6. iA Glob Innovators Fid SRP7575MyEd+	Multiple	CAD	Global Equity	★★★★★	No	No	█	—	-1.35	15.17	11.71
7. iA Multi-A Innovation Fid SRP7575MyEd+	Multiple	CAD	Global Equity Balanced	★★★★★	No	No	█	—	-0.57	9.82	7.53
8. iA Strat Inc SRP7575MyEd+	Multiple	CAD	Canadian Neutral Balanced	★★★★	No	No	█	█	1.28	3.21	5.15
9. iA Strat Corporate Bond SRP7575MyEd+	Multiple	CAD	High Yield Fixed Income	★★★★	No	No	█	█	0.76	2.17	1.77
10. iA Focus Moderate SRP7575MyEd+	Multiple	CAD	Canadian Fixed Income Balanced	★★★★	No	Yes	█	—	1.10	3.02	2.36
11. iA Focus Aggressive SRP7575MyEd+	Multiple	CAD	Global Equity Balanced	★★★★	No	Yes	█	█	2.07	6.73	6.72
12. iA Dividend Growth SRP7575MyEd+	Multiple	CAD	Canadian Dividend and Income Equity	★★★★	No	No	█	█	2.60	4.57	5.89
13. iA Cdn Eq Index SRP7575MyEd+	Multiple	CAD	Canadian Equity	★★★★	No	No	█	█	4.54	8.07	10.78
14. iA North Ame Eq SRP7575MyEd+	Multiple	CAD	Canadian Focused Equity	★★★★	No	No	█	█	2.38	7.91	8.96
15. iA True North Fid SRP7575MyEd+	Multiple	CAD	Canadian Equity	★★★★	No	No	█	—	2.57	6.54	10.58
16. iA Cdn Eq Growth SRP7575MyEd+	Multiple	CAD	Canadian Equity	★★★★	No	No	█	█	3.67	7.56	11.63
17. iA Cdn Opp Fid SRP7575MyEd+	Multiple	CAD	Canadian Equity	★★★★	No	No	█	—	2.00	4.73	5.96
18. iA Intl Eq Index BR SRP7575MyEd+	Multiple	CAD	International Equity	★★★★	No	No	█	—	3.32	4.17	7.78
19. iA Intl Eq SRP7575MyEd+	Multiple	CAD	International Equity	★★★★	No	No	█	█	3.79	6.03	10.10
20. iA European Eq Fid SRP7575MyEd+	Multiple	CAD	European Equity	★★★★	No	No	█	—	1.82	-0.18	1.10
21. iA US Eq Index BR SRP7575MyEd+	Multiple	CAD	US Equity	★★★★	No	No	█	—	1.08	8.67	2.56
22. iA Asian Pacific (iAIM) SRP7575MyEd+	Multiple	CAD	Asia Pacific Equity	★★★★	No	No	█	█	3.02	8.82	10.92
23. iA US DAQ Index SRP7575MyEd+	Multiple	CAD	US Equity	★★★★	No	No	█	█	-0.02	8.89	5.60
24. iA Ame HYield CurNe Fid SRP7575MyEd+	Multiple	CAD	High Yield Fixed Income	★★★★	No	No	█	—	0.86	3.29	3.17
25. iA Indexia Growth SRP7575MyEd+	Multiple	CAD	Global Equity Balanced	★★★★	No	No	█	█	2.24	5.30	5.30
26. iA Indexia Aggressive SRP7575MyEd+	Multiple	CAD	Global Equity	★★★★	No	No	█	█	2.67	6.56	6.81
27. iA Glob Eq Index ACWI BR SRP7575MyEd+	Multiple	CAD	Global Equity	★★★★	No	No	█	—	1.62	7.73	4.50
28. iA Insights Fid SRP7575MyEd+	INA41065	CAD	US Equity	★★★★	No	No	█	—	-0.62	9.52	5.32
29. iA Glob Opp LS SRP7575MyEd+	Multiple	CAD	Global Equity	★★★★	No	No	█	—	1.09	6.36	-0.59
1. S&P 500 TR USD	—	—	—	—	—	—	█	—	2.03	9.62	—
2. MSCI World GR CAD	—	—	—	—	—	—	█	—	1.93	8.34	—



Funds	Net unit value as at Sep 24 2025 (\$) ¹ ⌵	Net return year to date (%) ² ⌵	Annual net return in 2024 (%) ³ ⌵	Net returns as at Aug 31 2025 (%) ⁴						
				1 month ⌵	3 months ⌵	6 months ⌵	1 yrs ⌵	3 yrs ⌵	5 yrs ⌵	10 yrs ⌵
IAG Savings and Retirement Plan										
★ U.S. DAQ Index (iA) Classic Series 75/75	64.7345	10.67	33.06	-0.02	8.89	5.60	19.09	23.14	12.67	16.46

- Index exposure to the NASDAQ 100 Index
- Weighted by capitalization
- Roughly 60% weighted in “Magnificent 7”
- Unhedged to the Canadian Dollar (uncommon)
- Highest performing iA Fund by total return

Pros

- Simple index exposure
- Provides tech “torque” in a portfolio

Cons

- MER is on the higher side
- Poorly diversified
- Very volatile
- No active management

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Fidelity Canadian Opportunities

CIFSC fund category
Canadian Small/Mid Cap Equity

Portfolio manager
Fidelity Investments

Offered in:
IAG SRP (Classic Series 75/75, Series 75/100 and Prestige Series)
My Education+ (including Prestige Preferential Pricing)
Ecoflextra (Classic Series 75/75)

Funds	Net unit value as at Sep 24 2025 (\$) ¹ ↕	Net return year to date (%) ² ↕	Annual net return in 2024 (%) ³ ↕	Net returns as at Aug 31 2025 (%) ⁴					
				1 month ↕	3 months ↕	6 months ↕	1 yrs ↕	3 yrs ↕	5 yrs ↕

IAG Savings and Retirement Plan

★ Fidelity Canadian Opportunities Classic Series 75/75	135.1776	7.10	9.94	2.00	4.73	5.96	9.69	12.46	12.32	10.72
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- **Mutual fund version closed to investors July 2022**
- **Still available for purchase through iA as a segregated fund**
- **Used for diversification with Canadian Large Cap/Dividend Strategies in a portfolio**
- **Contrarian approach, focused on out of favour/overlooked stocks**
- **Small/Mid Cap**
- **5 & 10 year rate of return almost double of TSX**

Pros

- **Unique offering**
- **Compelling long term performance**
- **Diversifier from traditional Canadian Balanced/Large Cap Dividend Strategies**

Cons

- **MER is on the higher side**
- **Lacks broad Canadian Exposure**

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Funds	Net unit value as at Sep 24 2025 (\$) ¹ ↕	Net return year to date (%) ² ↕	Annual net return in 2024 (%) ³ ↕	Net returns as at Aug 31 2025 (%) ⁴						Docs
				1 month ↕	3 months ↕	6 months ↕	1 yrs ↕	3 yrs ↕	5 yrs ↕	

IAG Savings and Retirement Plan

★ Fidelity Global Innovators® Classic Series 75/75	17.8431	19.05	57.03	-1.35	15.17	11.71	30.28	30.61	16.24*	-	
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- **Flexible, versatile fund, invest in all market caps and private equity**
- **Goal is to focus on disruptive and innovative companies**
- **Long term capital appreciation, suitable for investors with a long time horizon and are comfortable with a higher risk portfolio**

Pros

- **Compelling story, focus on disruptors**

Cons

- **High MER, medium to high risk tolerance**
- **Very volatile growth mandate**

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Global Diversified (Loomis Sayles)

Funds	Net unit value as at Sep 24 2025 (\$) ¹ ↕	Net return year to date (%) ² ↕	Annual net return in 2024 (%) ³ ↕	Net returns as at Aug 31 2025 (%) ⁴						
				1 month ↕	3 months ↕	6 months ↕	1 yrs ↕	3 yrs ↕	5 yrs ↕	10 yrs ↕

IAG Savings and Retirement Plan

★ **Global Diversified (Loomis Sayles)**
Classic Series 75/75

27.6084 4.38 18.17 1.06 5.13 0.38 6.71 12.64 5.65 6.95

- **Global Balanced portfolio, focused on growth, fixed income used to reduce volatility**
- **70% equities & 30% fixed income neutral weight**
- **Equities focused on alpha generation, not downside protection**
- **Designed for long term growth, with a moderate amount of volatility**

Pros

- **Long term balanced growth option**
- **Strong track-record**

Cons

- **Weaker on the downside**
- **Almost no Canada exposure**

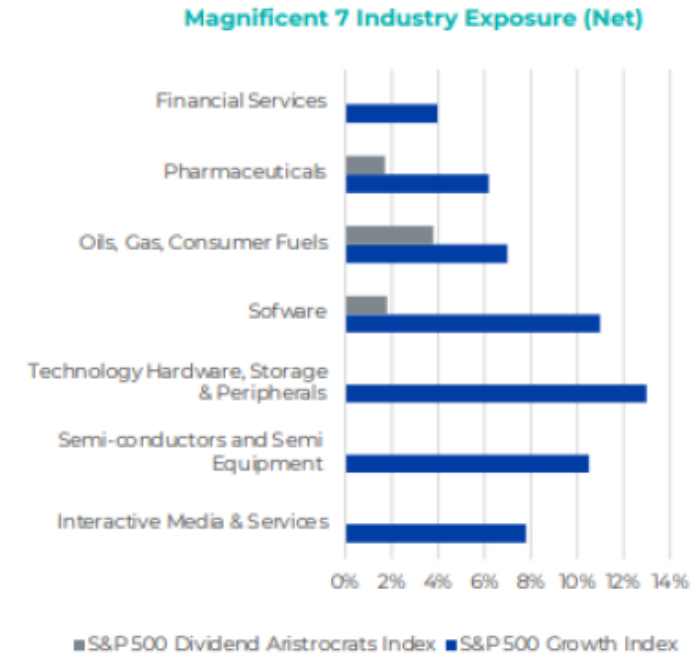
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Diversification in Dividend Payers

- The Magnificent Seven make up 28% of the S&P 500 Index and have contributed almost 65% of the S&P 500 Index YTD returns (as of Sept 1); 44% NASDAQ
- Dividend growth strategies often exhibit a preference for defensive sectors
- When complemented by a growth equity strategy with an emphasis on cyclical sectors, it creates diversification and mitigates synchronized market shifts in the portfolio and exposure to market wide swings (Correlation risk aka double dipping!)
- Dividend Funds as “core” and add “explore”

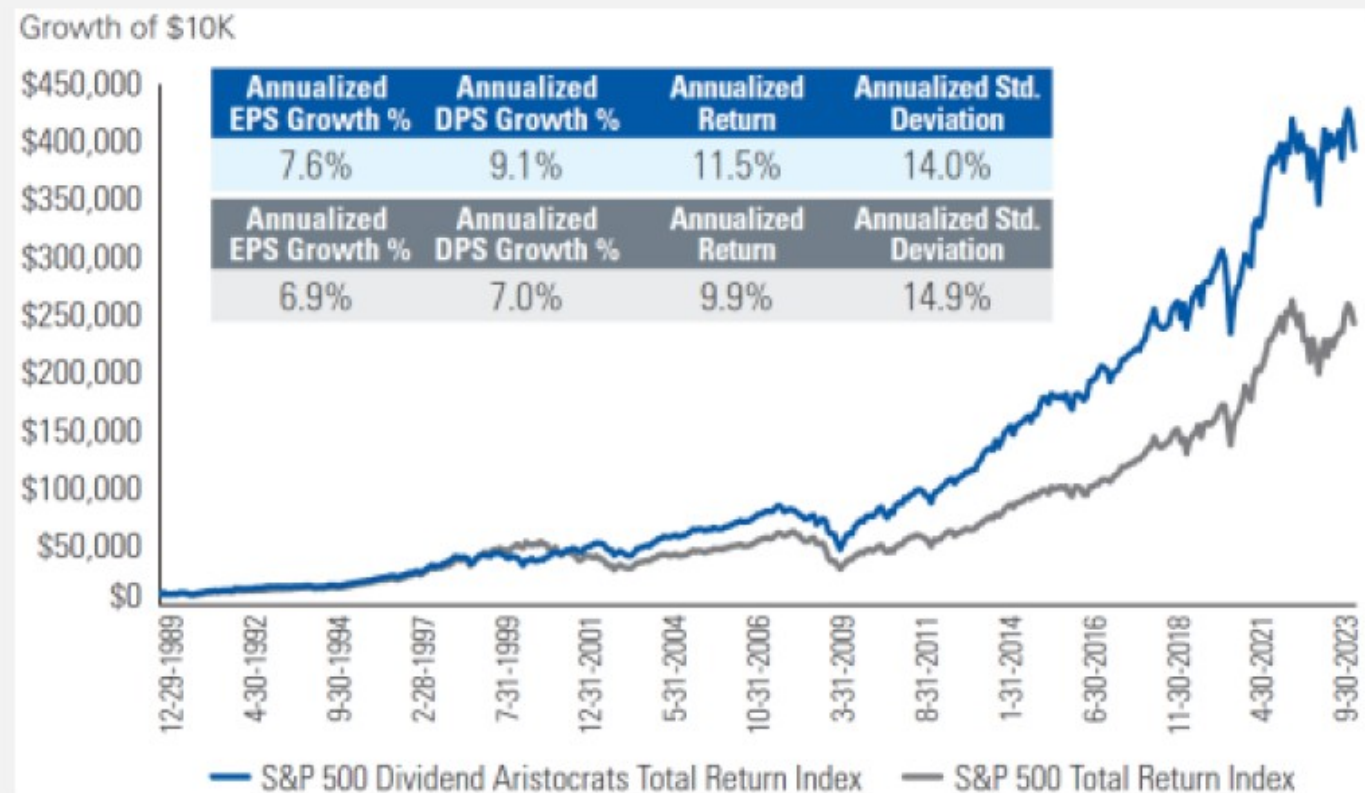
Sector	S&P 500 Dividend Aristocrat Index (Net)	S&P 500 Growth Index (Net)
Energy	3.5%	7.2%
Materials	11.7%	1.9%
Industrials	23.6%	5.3%
Consumer Discretionary	4.4%	10.3%
Consumer Staples	22.9%	6.1%
Healthcare	10.8%	17.2%
Financials	11.1%	7.3%
Information Technology	3.4%	35.4%
Communication Services	0.0%	8.0%
Utilities	4.2%	0.5%
Real Estate	4.2%	0.8%

Source: Morningstar, as of September 30, 2023



Source: Morningstar, as of September 30, 2023

Dividend growers have been shown to outperform the general market without increased volatility



- S&P 500 Dividend Aristocrats Total Return Index consists of high-quality companies that have paid and grown their dividends for at least 25 consecutive years.
- Strong fundamentals and growing earnings per share (EPS) are the gateway to increasing dividends per share (DPS).

Source : Morningstar and Bloomberg, as at September 30, 2023. Data in USD. S&P 500 Dividend Aristocrats Total Return Index consists of high-quality companies that have paid and grown their dividends for at least 25 consecutive years.

**Canadian Equity Funds
Dividend Growth (iA)**
**U.S. & International Equity Funds
U.S. Dividend Growth (iA)**

Funds	Net unit value as at Sep 24 2025 (\$) ¹ 	Net return year to date (%) ² 	Annual net return in 2024 (%) ³ 	Net returns as at Aug 31 2025 (%) ⁴							
				1 month 	3 months 	6 months 	1 yrs 	3 yrs 	5 yrs 	10 yrs 	
IAG Savings and Retirement Plan											
★ Dividend Growth (iA) Classic Series 75/75	41.7406	12.30	19.99	2.60	4.57	5.89	15.63	10.92	11.69	8.12	
★ Global Dividend (iA) Classic Series 75/75	13.4959	4.93	23.52	1.16	5.24	0.74	10.51	-	-	-	
★ U.S. Dividend Growth (iA) Classic Series 75/75	45.6680	3.81	30.60	1.01	5.65	-0.14	11.24	15.26	12.33	8.90	

- **Dividend stocks typically experience lower volatility than non-dividend payers**
- **Usually large, mature businesses that have excess free cash flow, they have no use for it within their business and thus pay it back to shareholders**

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DOLLAR COST AVERAGING

Eligibility for investments

Both types of DCA can be used in registered investments (e.g., RRSP) and non-registered investments, but are not allowed in RRIF, LIF, or Diploma withdrawal contracts.

DCA from the DCA Money Market Fund:

Only new investments and deposits from specific investments are allowed: due guaranteed deposits, daily interest funds + (DIF+), and High Interest Savings Account.

DCA from the High Interest Savings Account:

all investments/deposits are allowed.

There are two types of DCA:

1 – From the DCA Money Market Fund

The amount determined by the client is first invested in a money market fund specific to periodic fixed amount purchases. iA Financial Group then periodically transfers (at the indicated frequency) a predetermined amount from the DCA Money Market Fund to the segregated funds the client has chosen.

2 – From the High Interest Savings Account

Unlike the first type of DCA, the amount is not invested in a DCA Money Market Fund but drawn from the High Interest Savings Account. iA Financial Group then periodically transfers (at the indicated frequency) a predetermined amount from this account to the segregated funds the client has chosen.

Frequency of segregated fund transfers

Both types of DCA offer clients the ability to transfer a predetermined amount to the segregated funds they have chosen at one of the following frequencies:

- Weekly
- Biweekly
- Monthly (1st to 28th of each month)
- Monthly (last day of each month)

Frequencies Available

- **Weekly**
- **Bi-weekly**
- **Monthly**

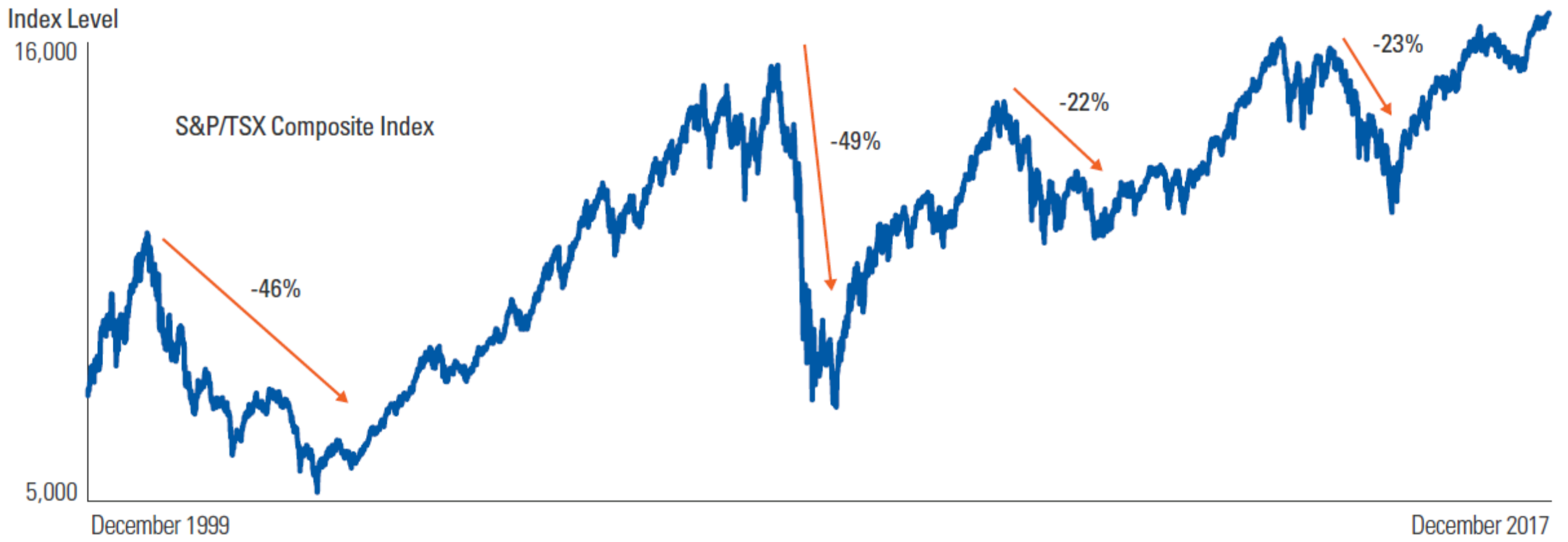
Compensation

DCA from MM

- **Pays upfront commission**

DCA from HISA/DIF

- **Pays as the transfers occur, like a PAC**



Source: Bloomberg, as at December 31, 2017.

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New Indexia Series Funds (75/75 Series)

- **Indexia US Equity Index** – US Total Market (3,500 companies) – 2.14% MER
- **Indexia Canadian Equity Index** – Full exposure to Canadian Equities with a 10% capped weight - 2.14% MER
- **Indexia Global Equity** – MSCI World Index (No Canada) - 2.14% MER
- **Indexia Bond** – FTSE Canada Universe Bond Index - 1.89% MER

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Estate Planning Case Study



Case Study: Senior Clients

- Greg, 70 years old
- Has a pension from work, TFSAs, RRSPs, and 750K non-registered assets
- No debts, all expenses covered by existing assets, no need to draw on savings
- Marginal tax rate 35%
- Assume Greg passes away in 15 years



What Benefit can Segregated funds provide?

Greg will not draw on the 750K in non-registered assets due to pensions, RRSPs, etc.

It's earmarked for his children and estate planning

He wants to invest it with moderate risk and are considering a few different options

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Option 1: Guaranteed Option (GIC)

1. Buy a GIC

Pros	Cons
Assume 15 years at an average rate of 4%	Rate of return is on the lower side
No risk investment, rate is reasonable	Upon death investment will get stuck in probate (average 12-18 months in BC)
	Least favourable form of taxation (interest income)

Net \$1,185,253 at death – Goes through Probate
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Option 2: Use Mutual Funds/SMA/Portfolio

- Builds a global balanced portfolio
- Average return over 15 years 6.5% | MER 2.2%
- Moderate Risk

Pros	Cons
More tax efficient than GIC	Probate
Capital gains, interest, dividend income	No guarantee on death of assets
Rate of return potentially higher	Subject to market risk
	Estate/Will may be contested
\$1,636,806 at death – Goes through probate	

For Advisor use Only

Option 3: Segregated Funds

- Builds a global balanced portfolio
- Average return over 15 years 6.1% | MER 2.6%
- Moderate Risk

Pros	Cons
More tax efficient than GIC	Higher MER
Capital gains, interest, dividend income	Less investment choices than MFs
Rate of return similar to MFs	
100% capital protection on death	
1 reset per calendar year to lock in gains	
Does not become part of public record	
Settles within 10 days	
\$1,635,244 at death – By-pass Probate	

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Province :

British Columbia

Marginal
tax rate (%)

35.00%

Capital
to invest (\$)

\$750,000

Investment
term (years)

15

Mutual funds

Segregated funds

Investment	\$750,000	Investment	\$750,000
		Additional fees related to the advantages of segregated funds	0.40%
Net rate of return	6.50%	Net rate of return	6.10%
Market value at death	\$1,928,881	Market value at death	\$1,823,022
Probate fees	\$26,654	Probate fees	\$0
Professional fees	5 hours \$1,250	Professional fees	0 hours \$0
Estate executor fees	3.00% \$57,866	Estate executor fees	0.00% \$0
Fees applicable at death	0.00% \$0	Fees applicable at death	0.00% \$0
Total estimated fees	\$85,771	Total estimated fees	\$0
Income taxes	\$206,304	Income taxes	\$187,779
Net value at death	\$1,636,806	Net value at death	\$1,635,244
Potential savings	\$1,562	Potential savings	\$0

What has the client gained in using segregated funds with a 75/100 contract?

100% Death Guarantee on their investments

- The beneficiary will receive either 100% of the initial investment, the CMV, or the reset value, whichever is highest
- They cannot receive less than 100% of their initial investment upon death (less any withdraws if applicable)
- Potential Creditor Protection

What is the value the client cares about most?

Simplicity

Safety

Confidentially

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Greg and Charlotte

- Like the idea of a guarantee death, feels more comfortable investing and potentially taking on more risk
- Their children have debts, receiving the money quickly is beneficial
- Their assets are not part of public record
- Inherence Your Way – annuitized death payment



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Greg and Charlotte

Like the idea of a guarantee on the assets on death, makes them feel more comfortable investing and potentially taking on more risk

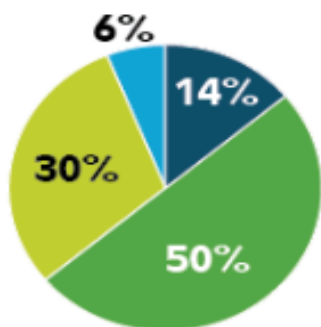
- The other major advisor pushback is fees, however the client may now be more comfortable taking on risk with a 75/100 (ie. Balanced to Growth, etc.)
- **Asset allocation higher to equities potentially negates that concern**, if the client is paying higher fees, but because of it they are in a portfolio that has the potential to return more
- They may net out ahead over the long term despite the fee differential

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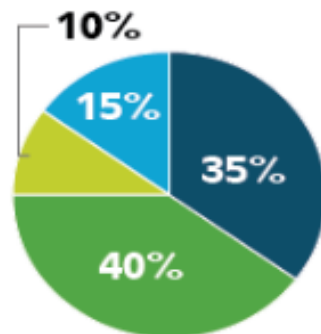
The impact of asset allocation on long-term performance and short-term volatility

- US stock
- Foreign stock
- Bond
- Short-term investments

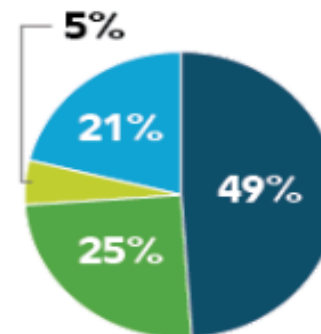
Conservative



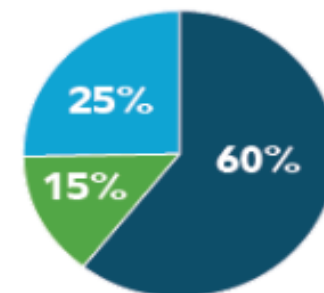
Balanced



Growth



Aggressive growth



ANNUAL RETURN %

Average annual return	5.78%	7.80%	8.84%	9.56%
Worst 12-month return	-17.67%	-40.64%	-52.92%	-60.78%
Best 12-month return	31.06%	76.57%	109.55%	136.07%
Worst 20-year return (annualized)	2.92%	3.43%	3.10%	2.66%
Best 20-year return (annualized)	10.98%	13.84%	15.34%	16.49%
Historical volatility	4.57%	9.60%	13.07%	15.73%

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Source: <https://www.fidelity.com/learning-center/investment-products/mutual-funds/diversification>

Estate Contesting in BC

 Vancouver Sun

B.C. court overrules will that gave one daughter \$17,500 while sisters got \$340,000 each

Will-makers must provide a strong reason for disinheriting a child, judge says.

Sep 10, 2024

 InfoTel News

BC judge overturns will, late woman's 'friend' will now get 50% of estate

The children of a BC woman who died in 2018 have lost out on half her estate after a court ruled that a man who lived with their mother for almost 30 years...

Aug 9, 2023

 CTV News Vancouver

Woman nearly shut out of mother's estate sues brother in B.C. Supreme Court – and wins

Since she was a young girl growing up in Vancouver, Ginny Lam says her mom Yat Hei Law made it very clear she favoured her son William,...

Sep 19, 2024

 Vancouver Sun

B.C. court overrules 'biased' will that left \$2.9 million to son, \$170,000 to daughter

A BC Supreme Court judge found that family assets weren't evenly distributed after the death of Yat Hei Law, the mother of Ginny Lam and William Law.

Sep 17, 2024

The Value for their Family

- The benefit of segregated funds versus other investments is not the 1.4% probate fee being bypassed
- The common advisor push back is, yes, I save 1.4%, but it cost me 0.3% more per year,
- The value is bypassing the probate process in general, saving headaches, possible contentions, making difficult time for families a much simpler process



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What Can iA Offer You?



High Interest Savings Account

Simple, accessible,
risk free

No withdrawal or management fees,
accessible anytime, no minimum
investment, can be opened on EVO

Available to Corporate Accounts

Current Rate: 1.85% as of Nov.25, 2025

*Rates subject to change on a weekly basis

Compensation: Trailer of 0.20%

Fund Code: D020

Distinctive features

Beneficiary designation and possibility of creditor protection

- The same advantages as segregated funds, without having to worry about a stock market downturn

Reduced management fees (MER) for your segregated funds

- The balance of your high interest savings account is considered when determining eligibility for Prestige preferential pricing, which reduces the management fees for your segregated funds.

No additional contract to open

- The high interest savings account is included in the same contract as the segregated funds and guaranteed interest funds.

*****NEW*****

- **Clients can now set up regular income withdraws from a HISA**
- **Clients can now fund iA Life Insurance policy premiums from an iA HISA account**

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Guaranteed Interest Funds (GIFs)

Better than the banks (GIC)

Beneficiary designation

- Possibility of protection against creditors
- Money paid directly to designated beneficiary at death
- No estate settlement fees

IA features

- **60-day rate guarantee**
Very practical for terms that are not immediate
- **Capital 100% guaranteed**
Guaranteed rate of return provides predictable interest growth
- **Reduced management fees in the Prestige Series**
Assets invested in GIFs are taken into account for a potential fee reduction

Paper-based MGA Agents - the GIF can be opened electronically through EVO

Fundserv Agents:

- Must be opened using the agent's life code (must include "C" at the end)
- **The contract must only contain the GIF and must be submitted via paper (F17A or F17A-1 form to iav-transactions@ia.ca)**
- The **contract cannot contain segregated funds**, they must be held in a separate contract (EVO can be used)

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Current GIF rates as of November 25, 2025

Term	Amount to invest				
	\$500 to \$24,999	\$25,000 to \$99,999	\$100,000 to \$199,999	\$200,000 to \$499,999	\$500,000 to \$999,999
1 year	2.40%	2.55%	2.60%	2.65%	2.70%
2 years	2.55%	2.70%	2.75%	2.80%	2.85%
3 years	2.20%	2.35%	2.40%	2.45%	2.50%
4 years	2.35%	2.50%	2.55%	2.60%	2.65%
5 years	2.45%	2.60%	2.65%	2.70%	2.75%
10 years	3.40%	3.55%	3.60%	3.65%	3.70%

Please reach out to your local sales team for special rates on deposit over \$1M
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WHAT YOU NEED TO KNOW ABOUT QROPS

Qualifying Recognised
Overseas Pension Scheme

- iA is the only insurance carrier in Canada that can handle QROPS and their transfer to Canada
- QROPS are a UK Pension Plan (their version of RRSP)
- **The client must be age 55 or older** to qualify for the transfer
- Clients must reside in Canada with expatriate status

This is a great way to service expatriates who want to move their retirement plans from the UK to their equivalents in Canada

For more information, please contact your local sales team

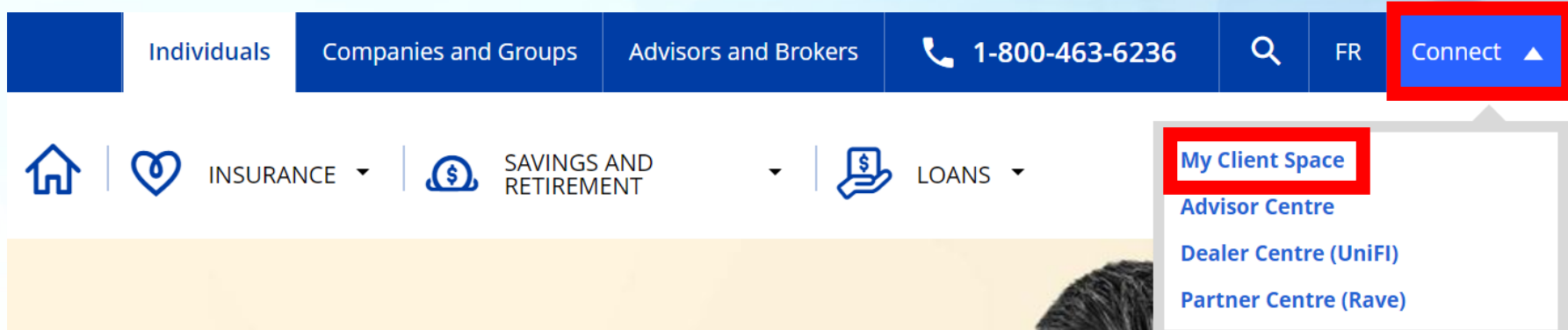
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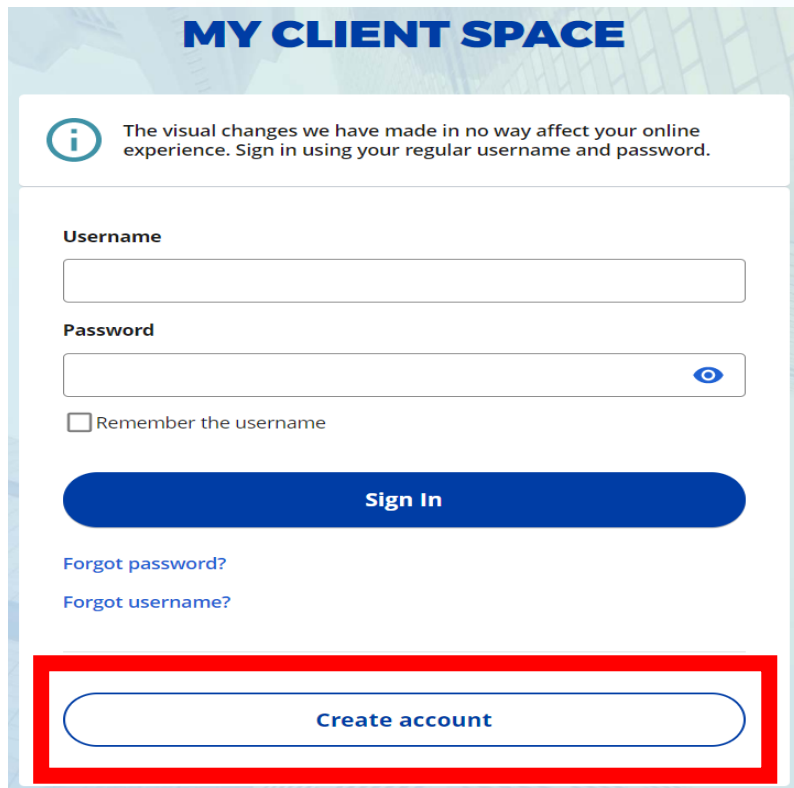
**iA First Home
Savings
Account
(FHSA)**



**SAVE FOR
YOUR FIRST HOUSE**

Registering for My Client Space

1) 

2) 

MY CLIENT SPACE

The visual changes we have made in no way affect your online experience. Sign in using your regular username and password.

Username

Password

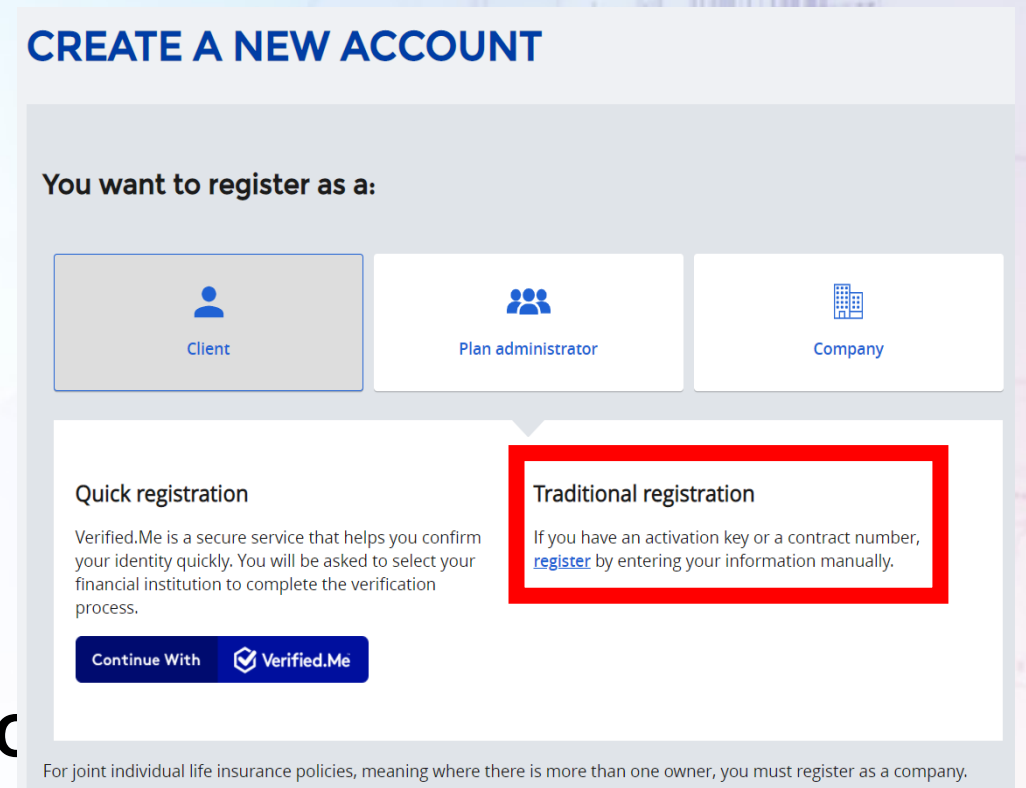
Remember the username

Sign In

[Forgot password?](#)

[Forgot username?](#)

Create account

3) 

CREATE A NEW ACCOUNT

You want to register as a:

Client

Plan administrator

Company

Quick registration

Verified.Me is a secure service that helps you confirm your identity quickly. You will be asked to select your financial institution to complete the verification process.

[Continue With](#)

Traditional registration

If you have an activation key or a contract number, [register](#) by entering your information manually.

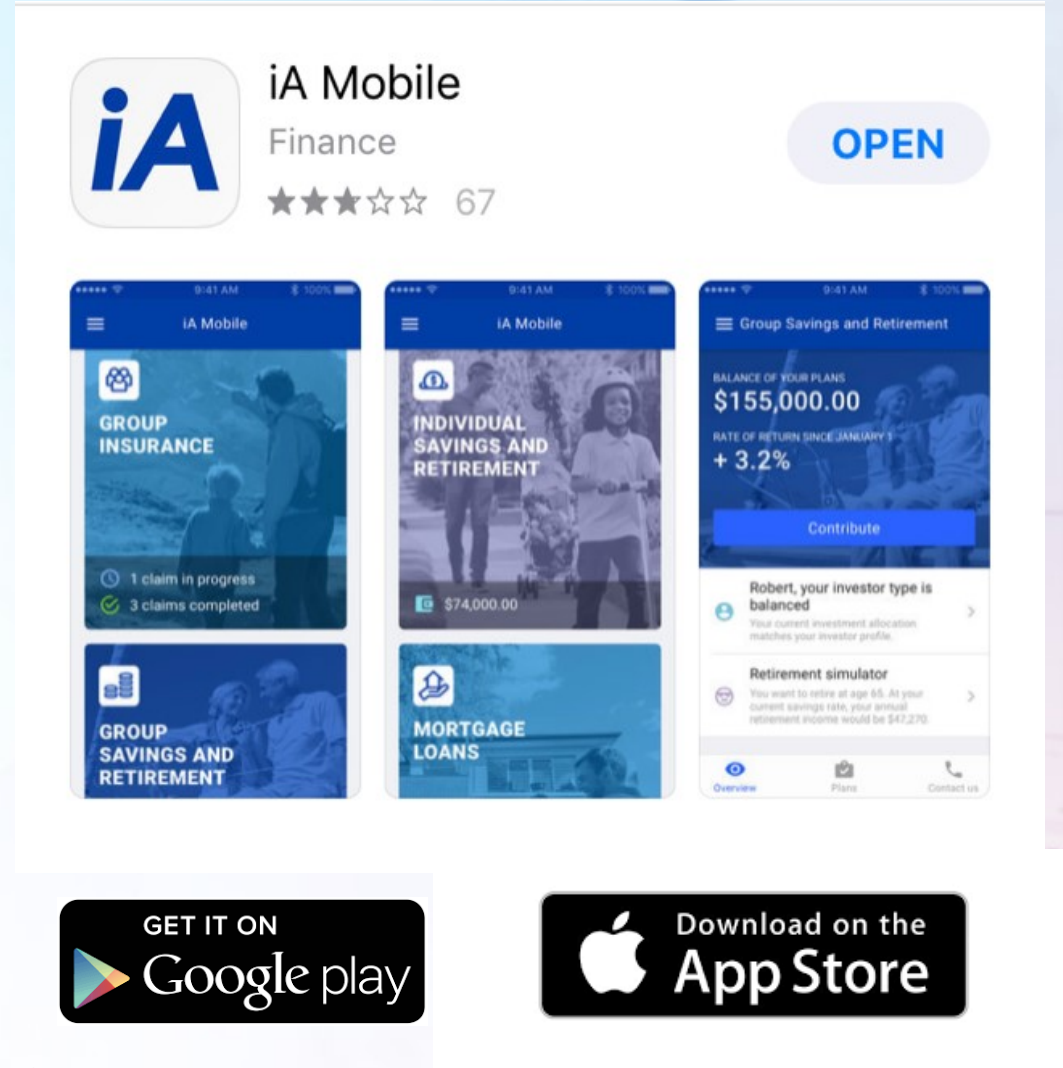
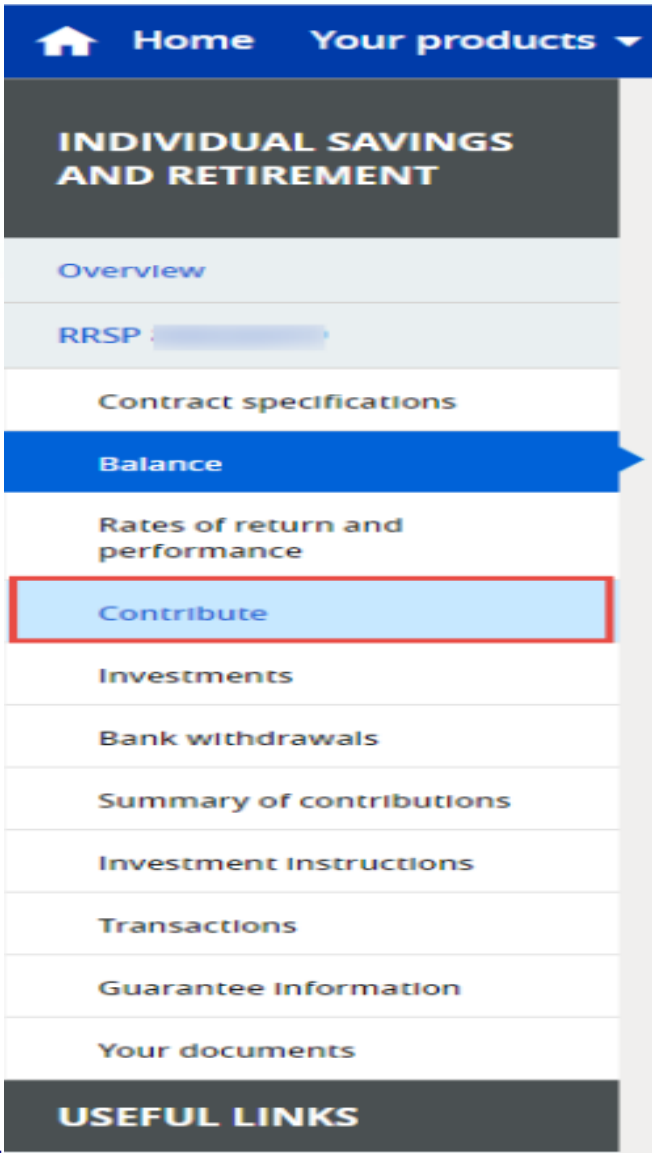
For joint individual life insurance policies, meaning where there is more than one owner, you must register as a company.

Advisor use C

iA Mobile & Client Space Contributions

Online or Mobile, clients can contribute to RRSPs, TFSA, and FHSAs directly

Agent of Record Receives Commission



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Comparison

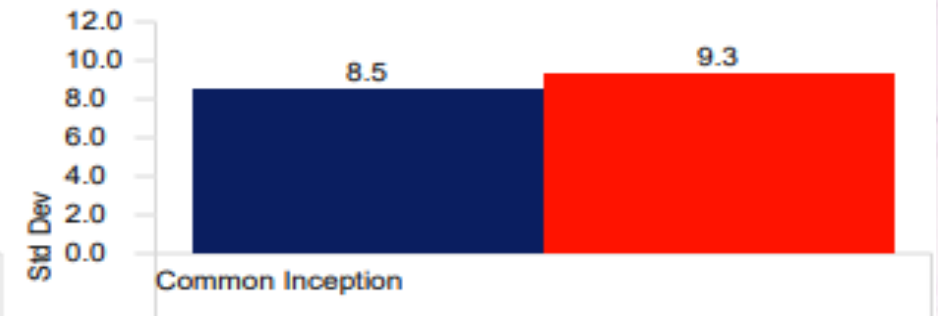
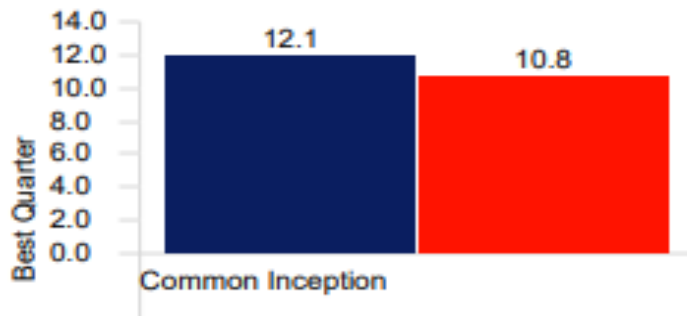
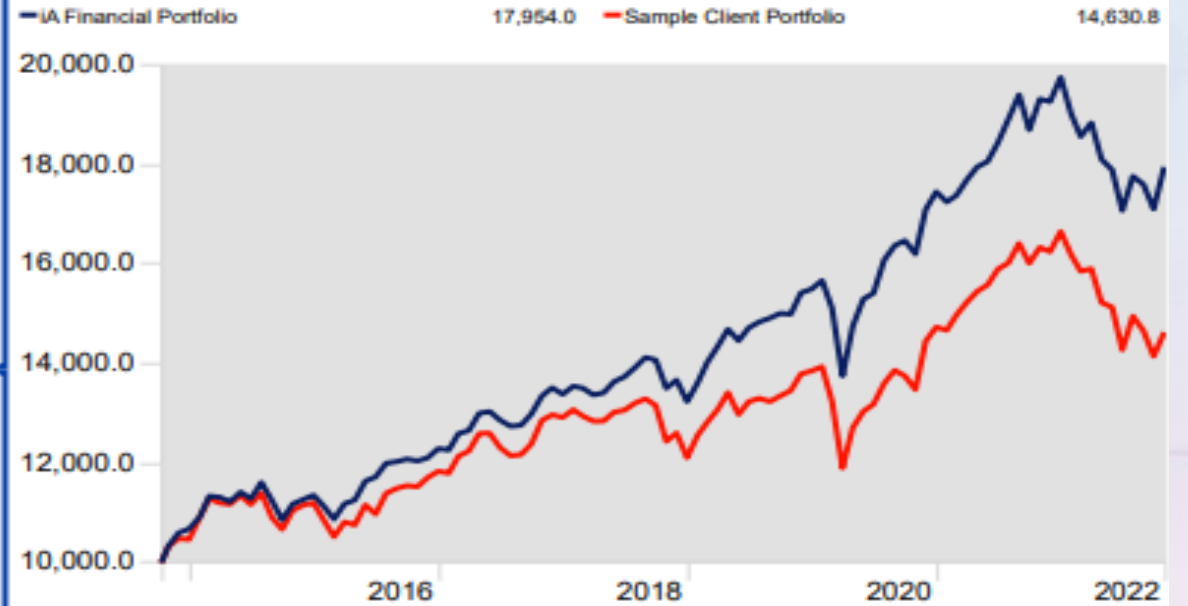
IA Financial Portfolio

Sample Client Portfolio

	Return		Return
1 Month	4.94	1 Month	3.38
3 Month	1.05	3 Month	-2.16
6 Month	-0.84	6 Month	-3.93
YTD	-9.11	YTD	-12.15
1 Year	-7.06	1 Year	-10.45
3 Years	6.18	3 Years	2.82
5 Years	6.10	5 Years	2.61
10 Years	—	10 Years	6.12
15 Years	—	15 Years	3.63
Since Inception	7.15	Since Inception	4.86
YTD	-9.11	YTD	-12.15
2021	13.17	2021	13.02
2020	12.61	2020	6.35
2019	17.06	2019	14.38
2018	-1.08	2018	-6.24
2017	8.87	2017	9.13

Growth of \$10,000

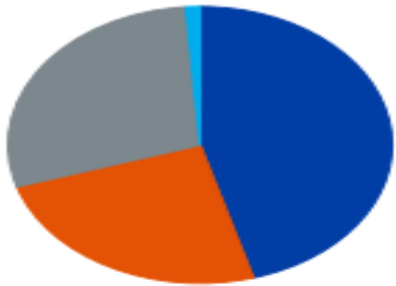
Time Period: Since Common Inception (10/11/2014) to 10/31/2022



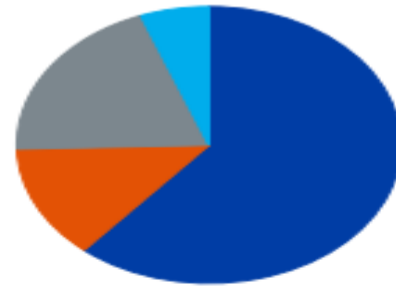
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Comparison

Asset Allocation

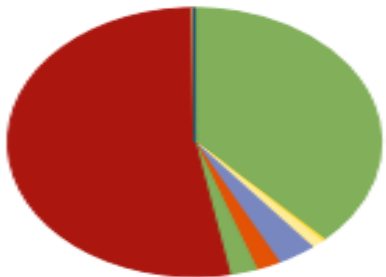


	%
Stock	45.5
Bond	24.6
Cash	28.7
Other	1.2
Total	100.0

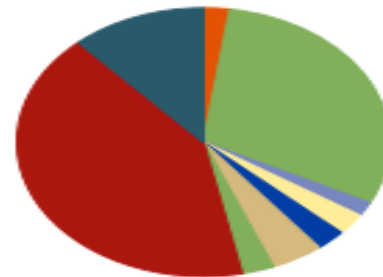


	%
Stock	61.3
Bond	13.3
Cash	19.7
Other	5.8
Total	100.0

Equity Geographic Breakdown

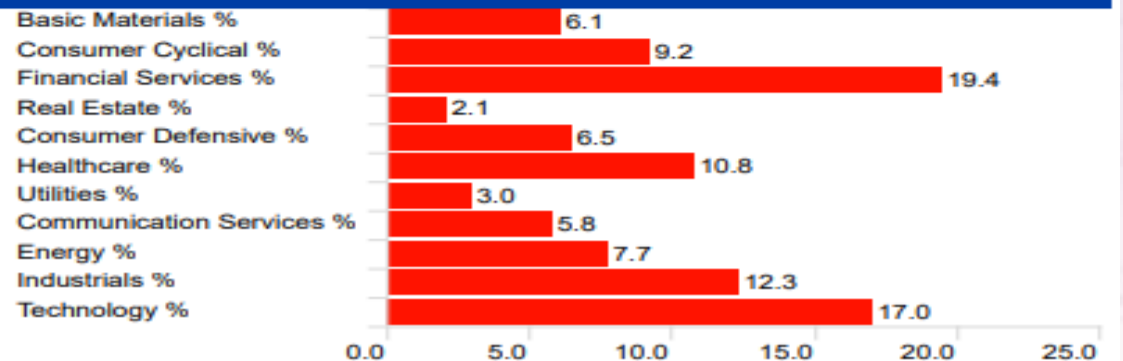
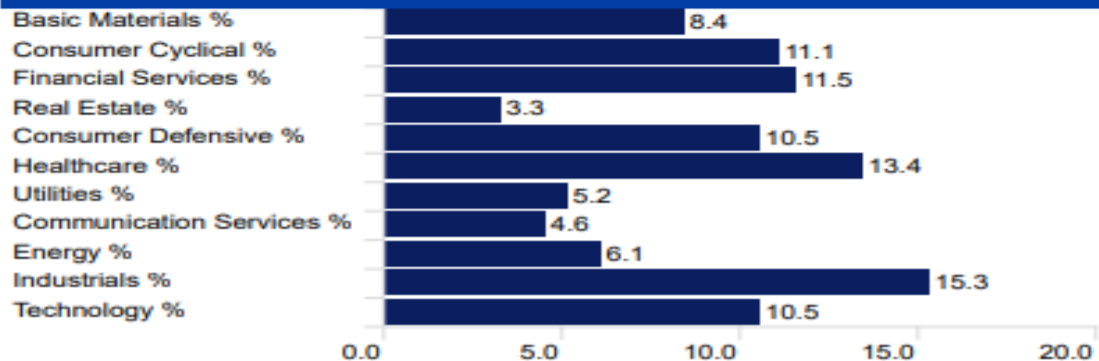


	%
Canada	37.8
Finland	0.3
France	1.1
Israel	3.4
Switzerland	2.1
United Kingdom	2.4
United States	52.8
Other Countries	0.1
Other	0.0
Total	100.0



	%
Australia	2.3
Canada	30.2
China	1.7
France	2.6
Germany	2.6
Japan	4.5
United Kingdom	2.8
United States	41.7
Other	11.7
Total	100.0

Equity Sector Weighting



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Sales charge options

The power to choose and combine

iA Financial Group offers clients a variety of sales charge options. Depending on your client's situation, it is possible to combine more than one option for a single contract for optimal management. This is another way your advisory role and attention in serving your clients can be a real added value!

iA offers a full range of upfront, trailing commission, and fee-based offerings

Giving you the flexibility to run your business how you choose

You can mix and match sales charges within the same account/contract

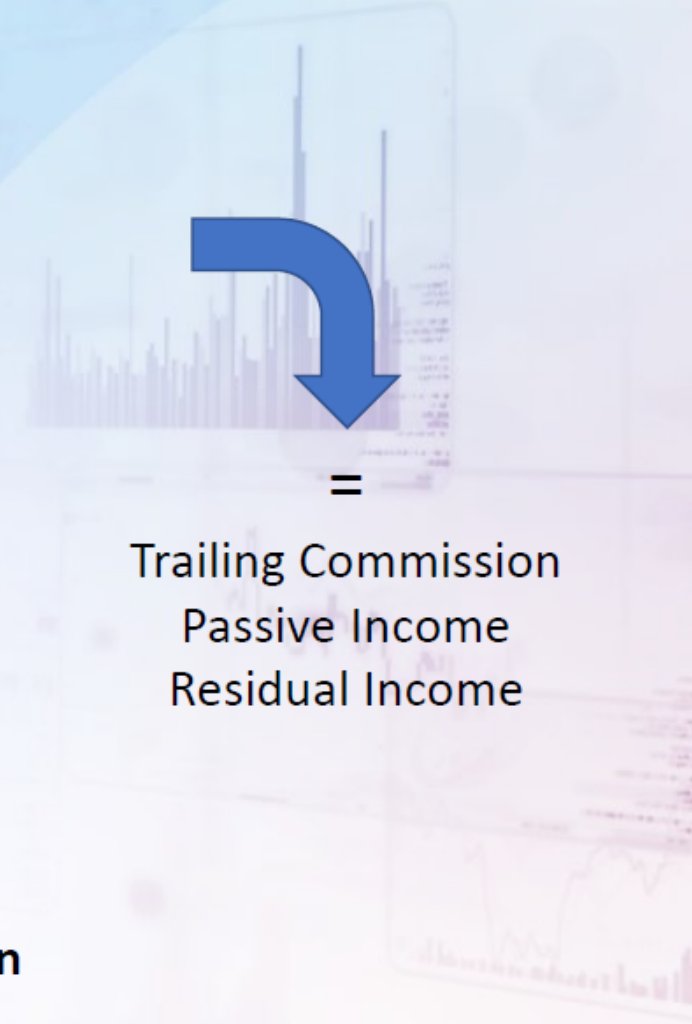
***Note: Commissions are expressed as gross amounts**

	At sale Total for the advisor and the agency ¹	At surrender
Option 1 No load (CB3 and CB5)	Sales commission: CB 3-year option: 3.5% CB 5-year option: 5.6% Trailing commission: CB3: 0.49% (years 2-4) 1.0% (years 5+) CB5: 0.49% (years 2-7) 1.0% (years 8+)	Degressive charge back (CB) over 3 or 5 years at client surrender based on established percentage. No charge back for client withdrawals of up to 10% of market value of funds as at December 31st of the prior year and 10% of deposits in funds during the current year. For the client²: No charge.
Option 2 Front-end load (FEL)	Sales commission: Up to 5% of the amount invested, as negotiated with the client. Trailing commission: 1.0% as soon as amounts are invested for more than one month.	No sales charge to the advisor.
Option 3 F-Class	Sales commission: No sales commission. Trailing commission: No trailing commission. Monthly advisory fees are paid according to the rate negotiated with your client (between 0.50% and 1.25%).	No sales charge to the advisor. For the client²: If a surrender causes the value of F-Class units to be less than the accrued fees, iA will withhold units equivalent to the accrued fee amount before processing the transaction. For a partial surrender, if the remaining balance after the transaction is sufficient to cover accrued fees for the current period, no units will be withheld.

Why should I build an Investment Business?

Year	Deposit Amount	GROSS Commission Percentage (CB5)	GROSS Commission Dollars
1	\$100,000	5.6%	\$5,600
2	\$0	0.49%	\$490
3	\$0	0.49%	\$490
4	\$0	0.49%	\$490
5	\$0	0.49%	\$490
6	\$0	0.49%	\$490
7	\$0	0.49%	\$490
8	\$0	1.0%	\$1000
9	\$0	1.0%	\$1000
10 and onward	\$0	1.0%+	\$1000+

Commissions are expressed in gross dollars/amounts, your individual commission will depend on your contract/MGA, please see your MGA for more details



Why should I build an Investment Business?

Year	Market Value (5% rate of return)	GROSS Commission Percentage (CB5)	GROSS Commission Dollars
1	\$100,000	5.6%	\$5,600
2	\$105,000	0.49%	\$514.50
3	\$110,250	0.49%	\$540.22
4	\$115,762.50	0.49%	\$567.23
5	\$121,550.62	0.49%	\$595.59
6	\$127,628.15	0.49%	\$625.37
7	\$134,009.56	0.49%	\$656.64
8	\$140,710.04	1.0%	\$1,407.10
9	\$147,745.54	1.0%	\$1,477.45
10 and onward	\$155,132.82	1.0%+	\$1,551.32+




=

Trailing Commission
Passive Income
Residual Income

Commissions are expressed in gross dollars/amounts, your individual commission will depend on your contract/MGA, please see your MGA for more details

What would your business look like if you found 10 new \$100,000 clients per year?

Year	Market Value (5% rate of return)	GROSS Commission Percentage (CB5)	GROSS Commission Dollars
1	\$1,000,000	5.6%	\$56,000
2	\$2,050,000	0.49%	\$60,900.00
3	\$3,152,500	0.49%	\$66,045.00
4	\$4,310,125	0.49%	\$71,447.25
5	\$5,525,631	0.49%	\$77,119.61
6	\$6,801,913	0.49%	\$83,075.59
7	\$8,142,008	0.49%	\$89,329.37
8	\$9,549,109	1.0%	\$103,072.05
9	\$11,026,564	1.0%	\$123,367.80
10 and onward	\$12,577,893	1.0%+	\$133,796.09



=
Trailing Commission
Passive Income
Residual Income

Commissions are expressed in gross dollars/amounts, your individual commission will depend on your contract/MGA, please see your MGA for more details

iA BDB Overview

How to reach 42,000 in production credits:

Savings

2.5% X \$1,000

New deposit in segregated funds*



+ 25

in production credits

1% X \$1,000

New deposit in guaranteed interest funds



+ 10

in production credits

Insurance

\$1

Net first-year commission



+ 1

in production credits

How much does it pay?

Total production credits

Bonus on savings products
\$ per \$M in segregated funds under management (AUM)

Bonus on individual insurance
% of total in-force premiums

42,000 to 62,999	\$500	1.00%
63,000 to 83,999	\$550	1.10%
84,000 to 104,999	\$600	1.20%
105,000 to 125,999	\$650	1.35%
126,000 and more	\$700	1.50%

The BDB is payable in four (4) payments in the first week of March, June, September and December (in the year after the advisor qualifies).

BDB Example

Example:

Stephanie

Advisor



Savings

\$2,000,000

New deposit in segregated funds



+ 50,000

in production credits

\$2,000,000

New deposit in guaranteed interest funds



+ 20,000

in production credits

Insurance

\$60,000

Net first-year commission



+ 60,000

in production credits

Ended the year with **130,000**
in total production credits

	In-force premiums	Rate/ Amount	Bonus
Savings	\$11,000,000	\$700	\$7,700
Insurance	\$600,000	1.5%	\$9,000

Total: \$16,700

Stephanie is a top producing advisor and chooses to use iA for her investment and insurance business, on top of the commissions generated for her new deposits and premiums, she is paid an additional bonus on her existing

or Advisor use Only
Block of business

- **Why Partner with iA?**

76 Segregated Funds - Providing a Large and Deep Product Shelf

75/100 Contract - No Fund Restrictions & Resets and Deposits up to age 85

- Automatic or manual death benefit resets

Full Range of Compensation Options CB5/CB3/FEL/F-Class

Guaranteed Options (HISA/GIF)

Industry Leading Technology



Thank You

Michael Casciano

604-834-0094

michael.casciano@ia.ca

Director of Sales

iA Head Office: 1-844-934-6942 (Option 3) or savings@ia.ca

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