

Investiu em SecurOption? Receberá um segundo extrato.

Nota: Se investiu na SecurOption, receberá uma segunda declaração — a declaração SecurOption — além da declaração regular da poupança-reforma de grupo. Apresentamos abaixo algumas das principais características da sua declaração SecurOption.

- 1

Saldo inicial a 1 de janeiro
- 2

Depósitos feitos pela empresa
- 3

Aquisições de anuidades
- 4

Pagamento projetado de SecurOption a 1 de janeiro
- 5

Aumento para pagamento (das aquisições de anuidade)
- 6

Novo montante de pagamento da anuidade a 31 de dezembro
- 7

Depósitos usados para adquirir a sua anuidade ao longo do ano

Por vezes poderá apresentar um saldo; isto deve-se apenas ao prazo dos depósitos versus ao momento em que as aquisições da anuidade foram realizadas
- 8

Número mais importante

Pagamento da sua anuidade
- 9

Prémios pagos para adquirir a sua anuidade:
 - Depósitos feitos durante o ano
 - Usados também para determinar subsídio por morte
- 10

Pensão de reforma:
 - Saldo no início do ano
 - Aquisições de novas anuidades
 - Novo montante de pagamento de SecurOption após adição de aquisições de novas anuidades
- 11

Valor de mercado:
 - Usado para subsídio por morte e pagamento de numerário
 - Alterações de valor: se as taxas de juro subirem, o valor de mercado desce e *vice versa*
- 12

Bónus — aumento da SecurOption anual da pensão de reforma:
 - Paga apenas no momento da reforma
 - 2% a 3,5% para anuidades > \$2000/ano
Anuidade entre \$2000 e 4999: 2,0%
Anuidade entre \$5000 e 9999: 3,0%
Anuidade superior a %10 000: 3,5%

Resumo do seu plano

Company Inc.

FRED SMITH

Your retirement savings

Statement for the period January 1 to December 2, 2020

SUMMARY OF YOUR PLAN

What happened to your plan this year

Balance of your savings on January 1	\$3,769.37
Plus Money your sponsor put in	\$11,121.41
Plus Annuity purchases	(\$10,988.69)
Plus Change in the value of your investments	\$0.78
Equals Balance of your savings on December 2, 2020	\$3,902.87

Your annual SecurOption retirement income at January 1

Plus Annuity purchases	\$698.52
Less Annuity redemptions	\$0.00
Equals Your annual SecurOption retirement income at December 2, 2020	\$18,752.04

How your investments have performed

Below are the personal net rates of return for your investments.

DATE YOU FIRST INVESTED	THIS YEAR	PAST 5 YEARS	PAST 10 YEARS	SINCE YOU BEGAN INVESTING
2017-10-11	RPP (12345-123)	0.05%	0.03%	0.05%

- The rates of return for "This year" and "Since you began investing" are calculated as of the statement date.
- The rates of return for the Past 3-5-10 years are calculated as of the end of the previous month.
- The annual SecurOption retirement income is not included in the calculation of rates of return.

Did you know that...

1
2
3

... "outliving one's money" means not having saved enough for one's retirement? This should be avoided at all costs.

4
5
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Prime numbers

80% This is the percentage of 18 to 24-year old who save on a regular basis. For 25 to 34-year old, the percentage is 75%. In this sense, young people can be compared with their parents or grandparents (79% for those 55 or older). What about you? Have you adopted good savings habits?

32% This is the percentage of

Dados do seu plano

YOUR PLAN DETAILS

Update on your Registered Pension Plan (RPP) [12345-123]

What happened in your Registered Pension Plan (RPP) this year

	YOUR SPONSOR REGULAR CONTRIBUTIONS (\$)	TOTAL (\$)
Balance of your savings on January 1	3,769.37	3,769.37
Plus Money you put into your plan	11,121.41	11,121.41
Less Annuity purchases	-10,988.69	-10,988.69
Plus Change in the value of your investments	0.78	0.78
Equals Balance of your savings on December 2, 2020	\$3,902.87	\$3,902.87

Your annual SecurOption retirement income at January 1

Plus Annuity purchases	698.52	698.52
Less Annuity redemptions	0.00	0.00
Equals Your annual SecurOption retirement income at December 2, 2020	\$18,752.04	\$18,752.04

O que aconteceu à sua pensão de reforma SecurOption este ano

ROOFERS LOCAL 30 PENSION PLAN

FRED

Your retirement savings

Statement for the period of January 1 to December 31, 2018

SecurOption – Additional information

Your plan name.....ROOFERS LOCAL 30 PENSION PLAN

Your contract number.....42740-001

CRA registration number.....1020480

Name.....FRED

Certificate number.....100

Your date of birth.....November 01, 1970

Date you started your employment.....July 24, 2000

Date you joined the plan.....June 1, 2000

Date you became fully vested.....June 1, 2002

Your normal retirement date.....December 1, 2044

What happened to your SecurOption retirement income this year

Total amount spent to purchase SecurOption retirement income on January 1	\$71,176.07
Plus Amount spent to purchase annuities during the year	8,744.13
Equals Total amount spent to purchase SecurOption retirement income on December 31, 2018	\$79,920.20

Your annual SecurOption retirement income on January 1

Plus Annuity purchases during the year	868.32
Equals Your annual SecurOption retirement income on December 31, 2018	\$21,056.28

The annual amount shown above is payable starting at age 65 for the rest of your lifetime, or five years, whichever is longer. Please visit ia.ca/myaccount for more details.

Market value of your annual SecurOption retirement income on January 1

Plus Amount spent to purchase annuities during the year	8,744.13
Plus/(Less) Change in the value of your investments	(6,291.85)
Equals Market value of your annual SecurOption retirement income on December 31, 2018	\$13,489.95

Features upon retirement

12
on retirement, you may be eligible to an increase of your annual SecurOption retirement income as per the table below:

Annual retirement income	Increase
\$2,000 - \$4,999	2.0%
\$5,000 - \$9,999	3.0%
\$10,000 or more	3.5%

The increase will be calculated when retirement income payments begin. IA Financial Group reserves the right to amend the increase amount at any time, without prior notice. For more details, please visit ia.ca/myaccount.

Death benefit

If you die before your retirement income payments start, the total amount spent to purchase annuities or the market value of your SecurOption retirement income at the time of your death, whichever is higher, will be reimbursed to your beneficiary or estate.

If you die after your retirement income payments start, your death benefit will vary based on the form of pension you have elected.

Perguntas?

Ligue para os agentes do seu serviço de apoio ao cliente para o número

1-800-567-5670

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