

Invested in SecurOption?

You get a second statement.

Note: If you are invested in SecurOption, you also get a specific SecurOption statement — in addition to your regular group retirement savings statement. Below are some of the key features of your SecurOption statement.

- 1

Starting balance as of January 1
- 2

Deposits made by the company
- 3

Annuity purchases
- 4

Projected SecurOption payment as of January 1
- 5

Increase to payout (from annuity purchases)
- 6

New payout amount from annuity at December 31
- 7

Deposits used to purchase your annuity throughout the year

Sometimes there may be a balance showing; this is only because of the timing of your deposits versus when the annuities are purchased
- 8

Most important number

Payout from your annuity
- 9

Premiums paid to purchase your annuity:

– Deposits made during the year

– Also used to determine the death benefit
- 10

Retirement income:

– Balance at the beginning of the year

– New annuity purchases

– New payout amount from SecurOption after adding new annuity purchases
- 11

Market value:

– Used for death benefit and cash payout

– Value changes: if interest rates go up, market value goes down, and vice versa
- 12

Bonus—increase of annual SecurOption retirement incom:

– Only paid out at retirement

– 2% to 3.5% for annuities > \$2,000/year

– Annuity between \$2,000 and \$4,999: 2.0%

– Annuity between \$5,000 and \$9,999: 3.0%

– Annuity in excess \$10,000: 3.5%

Summary of your plan

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	1
Plus Money your sponsor put in	\$11,121.41	2
Plus Annuity purchases	(\$10,988.69)	3
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	\$18,053.52	4
Plus Annuity purchases	\$698.52	5
Less Annuity redemptions	\$0.00	
Equals Your annual SecurOption retirement income at December 2, 2020	\$18,752.04	6

How your investments have performed

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

DATE YOU FIRST INVESTED	THIS YEAR	PAST 3 YEARS	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...

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

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

Your plan details

Statement for the period January 1 to December 2, 2020

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 SPONSOR REGULAR CONTRIBUTIONS (\$)	TOTAL (\$)
Your annual SecurOption retirement income at January 1	18,053.52	18,053.52
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

What happened to your SecurOption retirement income this year

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..... 1020460

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	9
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	\$20,187.96	10
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	\$130,037.67	11
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	\$133,489.95	

Features upon retirement

Upon 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.

Questions?

Call our Customer Service agents at

1-800-567-5670

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SPRM268-159A-2 ACC