

# Uma visão do extrato das poupanças-reforma do seu grupo

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- A sua pensão de reforma anual visada
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- Tipo(s) de plano(s) de grupo de que é membro

Secção saldo do plano

Company Inc.

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Statement for the period January 1 to December 31, 2019

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FRED,

The balance of your plan is **\$11,117.95**

You indicated that you wanted to retire at age 65 with an annual income of \$29,400

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Your estimated annual income at retirement is **\$28,931**

(Your future retirement income will be different from this estimate)

From age 65

\$28,931

-\$469

\$29,400

Income from Public Pensions Plans (only after age 60)

Income from your private savings

Gap vs your goal

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Fred, you are not on track to meet your retirement goals.

What you should do now

You should review your retirement goals and the amount you are currently saving. Options for how to get on track are on page 2.

Estimates only, which may change depending on economic conditions. See page 4 for more details.

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You belong to the following group savings plan:

Registered Pension Plan (RPP)

Read more about your plan on the next page.

Need information on your plan?

Please call your plan advisor:

Julie Representative at 555 555-5555

Look inside for useful information

Page 1 to 4, you will find the summary of your plan.

From page 5 to the end, we show you your plan details.

Track your retirement savings every day in My Client Space, our redesigned secure website.

ia.ca/myaccount

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Dicas sobre como ajustar a sua estratégia de poupanças para aumentar a projeção anual da sua pensão de reforma de acordo com o seu objetivo

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Resumo da atividade do seu plano

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Desempenho do seu plano como um todo

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Elementos gerais de conhecimento financeiro

Secção dicas e desempenho do plano

Company Inc.

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How to get your retirement back on track

Fred, you are not saving enough to reach your retirement goals.

You have several options for getting your retirement savings plan back on track.

Option 1

Save an extra \$20 a month to meet your goals of retiring at age 65 with an estimated income of \$29,400 a year.

Option 2

If you're not able to increase the amount you save monthly, consider retiring at age 66 instead.

Option 3

Make a one-time deposit of \$3,630 and retire at age 65 with an estimated income of \$29,400 a year.

Here's what to do now...

Visit ia.ca/my-retirement/group for information, advice and tools to help you be better prepared for retirement.

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SUMMARY OF YOUR PLAN

What happened to your plan this year

Balance of your savings on January 1 \$7,117.33

Plus Money you put into your plan \$1,755.00

Plus Money your sponsor put in \$1,740.00

Plus Change in the value of your investments \$505.62

Equals Balance of your savings on December 31, 2019 \$11,117.95

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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
2017-08-14	RPP (12345-123)	6.29%			3.27%

The rates of return are calculated as of the statement date.

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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 retired Canadians who are concerned about inflation and its effect on retirement income. Does this number include you?

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Clara apresentação visual da alocação dos seus investimentos

10

Gráfico que mostra o seu tipo de investidor e verifica se a sua combinação de investimento atual lhe corresponde

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Dicas que o ajudam a preparar-se para a reforma, não só financeiramente, mas também em termos de gestão do tempo

Secção atribuição do investimento e planificação da reforma

Company Inc.

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SUMMARY OF YOUR PLAN

How your savings in your plan are invested

Here's a breakdown of your savings by type of investment

TYPE OF INVESTMENT	VALUE (\$)	(%)
Guaranteed Income Investments	5,400.80	48.58
Asset Allocation Funds	5,717.15	51.42
Income Funds	0.00	0.00
Diversified Funds	0.00	0.00
Canadian Equity Funds	0.00	0.00
Foreign Equity Funds	0.00	0.00
Alternative/Specialty Funds	0.00	0.00
Your total investments	\$11,117.95	100%

Guaranteed Income Investments

Asset Allocation Funds

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FRED, what type of investor are you?

You have told us you are a **balanced** investor. Your current investments match your profile. To keep things on track, we recommend you review your investor profile at least once a year.

YOUR INVESTMENT STYLE

CONSERVATIVE MODERATE BALANCED GROWTH AGGRESSIVE

YOUR CURRENT INVESTMENT MIX

To check your investor profile:

Go online to ia.ca/myaccount, and enter your access code and password

Access your group savings and retirement contracts

In the planning tools, access the Investor Profile

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Tips for your retirement

1 Ask questions. If you are concerned about retirement, it is important to seek information and ask questions to experts. When it comes to financial planning for retirement, there are no stupid questions. The more interest you show in notions related to retirement, the better your chances of being prepared.

2 Think about the future. Take the time to think about what makes you happy and what you want to do in retirement. Visualizing your projects will encourage you to take concrete steps to make them a reality.

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Visão geral da sua própria situação

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O saldo total do seu plano à data de hoje

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Os pressupostos que fizemos para calcular a projeção anual da sua pensão de reforma

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Os pormenores da projeção anual da sua pensão de reforma

Secção a sua situação e os nossos pressupostos

Company Inc.

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A SNAPSHOT OF YOUR RETIREMENT PLAN - ASSUMPTIONS AND ESTIMATED INCOME

YOUR CURRENT SITUATION

Your age is 36 year-old

You are male

Your annual income is \$42,000.00

Your total savings are <sup>1</sup> \$11,117.95

Amount you save monthly is \$343.33

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THE ASSUMPTIONS YOU MADE

Using the **retirement simulator**, you told us:

- You plan to retire at age 65.

- You'd like to have enough savings to generate 70% of your current income at retirement, i.e. \$29,400.00.

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THE ASSUMPTIONS WE MADE

Net rate of return on your savings until retirement	5.00%
Inflation rate	2.00%
Marginal tax rate	40.00%
OAS <sup>2</sup>	At age 65
CPP/QPP <sup>3</sup>	Starting at retirement age (min. age 65)
Withdrawal	None before retirement

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YOUR ESTIMATED ANNUAL INCOME AT RETIREMENT (in today's dollars)

Your estimated retirement income is based on amounts accumulated and your future contributions, as well as the assumptions set out here, as if you were converting all your money into a guaranteed 10-year life annuity <sup>4</sup>.

Source of income	age 65 +	Objective
iA group plan savings	\$9,307	
Other savings	\$0	
OAS <sup>2</sup>	\$7,217	
CPP/QPP <sup>3</sup>	\$12,407	
Other income	\$0	
TOTAL	\$28,931	\$29,400

Warning

The retirement simulator is provided as support to help you plan your financial future. It gives you an overview of the gross annual retirement income you could receive based on the financial information you provide and the assumptions iA Financial Group uses. The projected retirement income estimated by iA Financial Group uses current purchase rates to convert accumulated amounts into an annuity and is not a guarantee of the actual retirement income that you will receive. A different rate of return from the assumption, as well as a change in your contributions or other sources of savings / income, will affect your estimated income at retirement. iA Financial Group cannot be held responsible for damages, losses and claims arising from any difference between the estimated retirement income and the retirement income that you will actually receive.

<sup>1</sup> As per the information you entered in the retirement simulator, they include registered and non-registered money in the group plans you hold at iA Financial Group and elsewhere (excluding the following plans: RRIF, LIF, IPP, retirement compensation agreements and certain defined benefit plans).

<sup>2</sup> Old Age Security (OAS): Monthly pension payable by the federal government to Canadians aged 65 and over. Depending on your situation, you may not be entitled to the maximum benefits.

<sup>3</sup> Canada Pension Plan (CPP) or Quebec Pension Plan (QPP): Government pension plans that provide benefits for workers and their family at retirement<sup>1</sup>, in the event of disability or death. The CPP applies everywhere in Canada, except Quebec. The QPP applies only in Quebec, and is similar to the CPP.

<sup>4</sup> Annuity: Amount, usually fixed, paid periodically to a person until death.

## Perguntas?

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

1-800-567-5670

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