

# Annual Retirement Income Estimates

The following tables are provided to help you determine the amount you must allocate to SecurOption to reach a desired level of annual retirement income. They provide you with an estimate of the gross annual retirement income that you could receive from age 65, based on your age when you first contribute to SecurOption.

**A contribution of \$1,000 per year, starting at age (x) until age 65, represents an ESTIMATED annual retirement income of...**

Age (x)	Man	Woman
45	\$2,050	\$1,900
46	\$1,900	\$1,750
47	\$1,750	\$1,600
48	\$1,650	\$1,500
49	\$1,500	\$1,400
50	\$1,400	\$1,250
51	\$1,250	\$1,150
52	\$1,150	\$1,050
53	\$1,050	\$950
54	\$950	\$850
55	\$850	\$750
56	\$750	\$650
57	\$650	\$600
58	\$550	\$500
59	\$450	\$425
60	\$375	\$350
61	\$300	\$275
62	\$225	\$200
63	\$150	\$125
64	\$70	\$65

**A one-time contribution of \$25,000 made at age (x) represents an ESTIMATED annual retirement income at 65 of...**

Age (x)	Man	Woman
45	\$3,550	\$3,300
46	\$3,400	\$3,150
47	\$3,300	\$3,050
48	\$3,150	\$2,950
49	\$3,050	\$2,800
50	\$2,950	\$2,750
51	\$2,850	\$2,650
52	\$2,750	\$2,550
53	\$2,650	\$2,450
54	\$2,550	\$2,350
55	\$2,450	\$2,250
56	\$2,400	\$2,200
57	\$2,300	\$2,100
58	\$2,200	\$2,000
59	\$2,100	\$1,950
60	\$2,050	\$1,850
61	\$1,950	\$1,800
62	\$1,900	\$1,700
63	\$1,800	\$1,650
64	\$1,750	\$1,600

NOTICE: The exact annuity amount will be calculated based upon the rates applicable at the time of purchase. The projection of the estimated retirement income presented in this document is based on annuity purchase rates effective as at September 1st, 2023 and does not guarantee in any way the actual retirement income you will receive. iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) cannot be held liable for damages, losses and claims resulting from any gap between the estimated retirement income and the retirement income you actually receive. Some provinces may require that the annuity be purchased based on rates which do not take gender into account for locked-in plans. If the annual annuity is less than \$1,000, iA Financial Group will pay the commuted value of the annuity. For more details, refer to Your SecurOption Guide.

For instance, a 50-year-old man who deposits \$3,000 per year in SecurOption for 15 years will receive an estimated income of \$4,200 per year for life ( $(\$3,000 / \$1,000) \times \$1,400$ ). If he passes away at 85, he will have received approximately \$84,000 in annuity payments for a total investment of \$45,000.



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