

# 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	\$1,850	\$1,700
46	\$1,700	\$1,550
47	\$1,600	\$1,450
48	\$1,450	\$1,350
49	\$1,350	\$1,250
50	\$1,250	\$1,150
51	\$1,150	\$1,050
52	\$1,050	\$950
53	\$950	\$850
54	\$850	\$800
55	\$750	\$700
56	\$700	\$600
57	\$600	\$550
58	\$500	\$450
59	\$425	\$400
60	\$350	\$325
61	\$275	\$250
62	\$200	\$175
63	\$125	\$125
64	\$65	\$60

**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	\$3,050	\$2,800
46	\$2,950	\$2,700
47	\$2,850	\$2,650
48	\$2,750	\$2,550
49	\$2,650	\$2,450
50	\$2,600	\$2,400
51	\$2,550	\$2,300
52	\$2,450	\$2,250
53	\$2,350	\$2,150
54	\$2,300	\$2,100
55	\$2,250	\$2,050
56	\$2,150	\$1,950
57	\$2,100	\$1,900
58	\$2,000	\$1,850
59	\$1,950	\$1,750
60	\$1,900	\$1,700
61	\$1,800	\$1,650
62	\$1,750	\$1,600
63	\$1,700	\$1,550
64	\$1,650	\$1,500

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 June 2, 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 \$3,750 per year for life ( $(\$3,000 / \$1,000) \times \$1,250$ ). If he passes away at 85, he will have received approximately \$75,000 in annuity payments for a total investment of \$45,000.