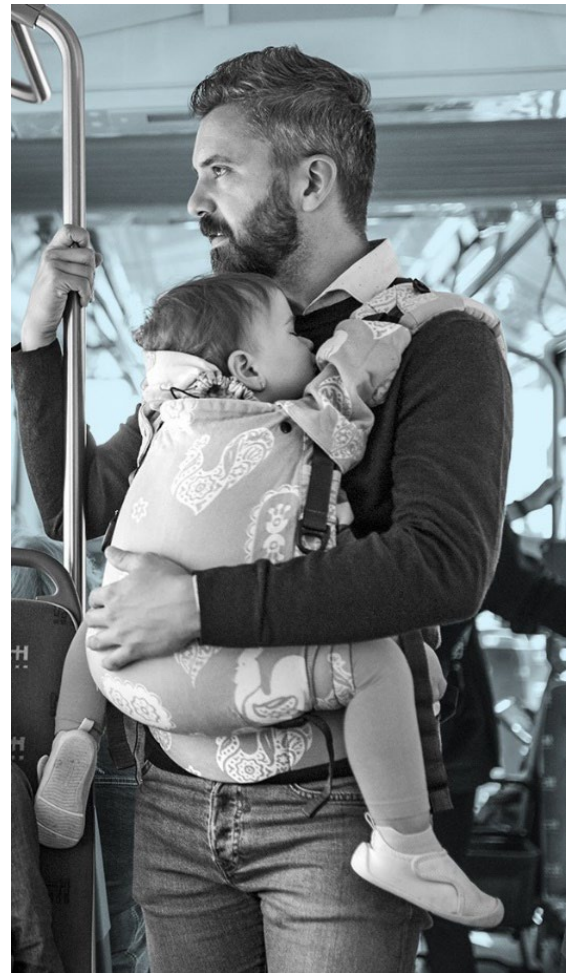


The best routine for your retirement

Eat, sleep, work, RRSP...

Adopting healthy life habits is a smart choice. So is adopting healthy financial habits for retirement. Your group RRSP is a great way to get your savings on track. Here's why:

- **Accumulate funds** for your retirement **in the background** thanks to payroll deductions and systematic savings
- **Accumulate funds to buy your first home** thanks to the federal Home Buyers' Plan.
- **Pay less taxes** by deducting your contributions from your taxable income.
- Get the most out of **advantageous management fees**: Investing in a group plan could help you save up to **20 % more over 15 years** because our management fees are generally lower than those of other financial institutions.*



* \$2,000 lump-sum investment over 15 years

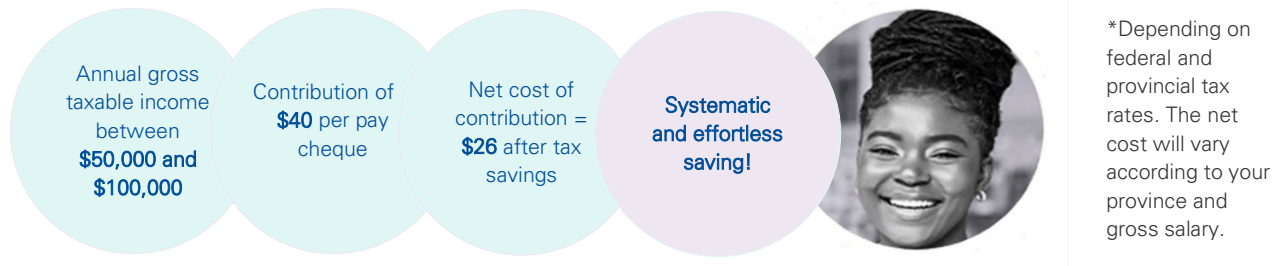
Financial institutions	\$2,000	\$897	\$2,897
Group plan	\$2,000	\$1,474	\$3,474

● Lump-sum contribution ● Return

\$2,000 lump-sum contribution; 5% gross annual return rate; average management fees for an individual plan and group plan.

The above amounts are for information purposes only. You can find the actual management fees for your group retirement plan in your [My Client Space](#).

Net cost of a contribution to your group RRSP*



HOW TO CONTRIBUTE?



By payroll deductions, if your plan allows it, or by lump-sum payments

Bank transfer

If you have already provided your banking information, go to iA Mobile or [My Client Space](#), and follow the instructions.

If we don't have your banking information, call us at 1-800-567-5670. We'll take care of everything to ensure that your contributions are withdrawn directly from your bank account.

Online payment

On your bank's secure website, in the bill payment section, choose *Industrial Alliance*. Enter the reference number found in the *Contributions* section of My Client Space and iA Mobile.

- Have you yet to contribute for 2023? It's not too late: you have until **February 29, 2024**, to contribute and reduce your taxes.
- The **earlier you start saving** and adopting healthy financial habits, the more you'll get out of **compound interest**.
- Don't forget to regularly update your investor profile and to check your **annual RRSP contribution room** on your federal notice of assessment as well as the maximum allowed by the government!



INVESTED IN YOU.

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