

## To make the most of your RRSP

### Advantages of an RRSP loan

- Quick and easy way to increase contributions to an RRSP or spousal RRSP
- Monthly repayments tailored to the client's budget
- Loan can be repaid in full at any time
- Opportunity to invest in a wide range of funds
- Optimization of your tax-sheltered savings with a higher potential retirement income



### Interest rate

To find out about our interest rates, please visit our website: [iatrust.ca](http://iatrust.ca).

### In brief

#### Targeted contributions

- RRSP contributions for the current year
- Unused RRSP room

#### Authorized amount

\$1,000 to \$50,000

#### Cash

No cash requirement

#### Loan

##### Individual

The principal borrower contributes all or part of the amount to his/her spouse's RRSP

##### Joint

The principal borrower contributes all or part of the amount to his/her spouse's RRSP (spouse's signature is required as co-borrower)

### Investment options

#### Account

- Nominee at Investia
- Client name at iA Clarington

#### Effective date

The loan effective date corresponds to its approval date at Industrial Alliance Trust Inc. (faster approvals for duly completed applications)

#### Frequency of account statements

On December 31 of each year

## Repayment terms

### Repayment period (at client's choice)

- Less than \$5,000: two years or less
- \$5,000 to \$12,499: five years or less
- \$12,500 and over: ten years or less

### Minimum monthly repayment

- According to the repayment period chosen by the client
- Repayments through preauthorized debit (PAD)
- Partial or total repayment possible at all times

### Date of first PAD payment

#### 30-day option

Maximum of 30 days from the effective date of the loan

#### 120-day option

At 120 days from the effective date of the loan

### Subsequent increases in the loan

The minimum repayment is adjusted to include the increased amount

### Following a lump-sum repayment

The loan will be repaid over a shorter period; the minimum monthly payment remains the same

### Requirements for PAD payments through a company account

A copy of the company's resolution identifying the signing officers is required



## Agent's responsibilities

### RRSP loan application

The representative must print or complete on screen the TF11-1A form available on the [iatruster.ca](http://iatruster.ca) website

### Clients with financial difficulties

No loan will be granted to clients who have had or are having financial difficulties (bankruptcy, loans or credit cards in arrears)

### Loan in default

- Agent's participation required if the client does not repay the loan

## Administrative fees

For the current fees, please see the Fees Schedule available on our website: [iatruster.ca](http://iatruster.ca).

## INVESTED IN YOU.

iA Trust is a trademark and business name under which **Industrial Alliance Trust Inc.** operates.

[iatruster.ca](http://iatruster.ca)

F13-565A-1(23-03)