

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: iatruster.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 borrower contributes all or part of the amount to his/her spouse's RRSP

Joint

The 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
- Nominee at FundEx
- Nominee at iA Securities
- 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 cheques (PAC)
- Partial or total repayment possible at all times

Date of first PAC 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 PAC payments through a company account

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



Agent's responsibilities

Online application

- Online application at iatrust.ca
- The representative must print off form TF11-1A from the 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: iatrust.ca.

INVESTED IN YOU.

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

iatrust.ca