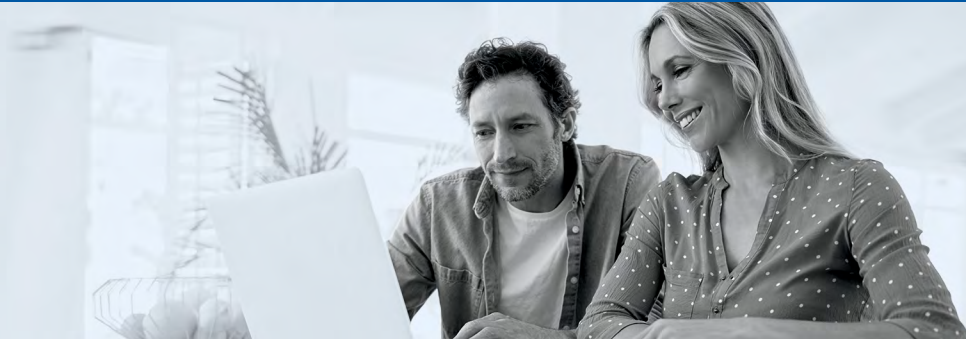


## Setting up your individual pension plan (IPP) in 4 steps...



### We're with you every step of the way

#### 1 Making the decision

After filling out your *Member Profile*, you'll receive a personalized illustration (retirement projection) within two business days. This document will help you make an informed decision.

Our representatives will be available to meet with you or answer your questions at any time. You can also contact our team by email at [rri-ipp@ia.ca](mailto:rri-ipp@ia.ca).

#### 2 Gathering your documents

##### You'll need the following documents to set up your IPP:

- Your T4 slips for past service years, obtained from your employer. If these T4s are not available from your employer, we can request them from the Canada Revenue Agency (CRA). All you have to do is fill out the T1013 form. The T4 request takes four to eight weeks.
- Statements showing assets held in all designated savings arrangements on which the member is the annuitant (RRSPs, LIRAs, RRIFs, LIFs, and DC plans) as of the signature date of the full-service request.
- Your most recent notice of assessment from the CRA.

During this step, it may also be necessary to review your RRSP investments.

You may need 4 to 8 weeks.

#### 3 Setting up the plan

Within two weeks of receiving all of the necessary documents, iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) will register your plan with the government authorities.

2-week turnaround time

#### 4 Employer contributions

Your employer's first contributions can be made as soon the documents are sent to the government authorities to register the plan.

Employer contributions made to the IPP during a fiscal year or within 120 days of the fiscal year end are tax-deductible if they are paid on service rendered prior to the end of the fiscal year.

##### Transfer from RRSPs

The transfer of funds from RRSPs must be carried out within 90 days following the plan's approval by the CRA in order for employer contributions on past service to be eligible.

It usually takes two to three months to get approval from the CRA after the registration request has been sent.

2 to 3 months usually required for approval