

**RETIREMENT INCOME**  
ANNUITIES

# Who can help you with your retirement harvest?



**A partner you can trust.**

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## ANNUITIES



## The Family of Annuities

Retirement is a step in your life that you've been planning for for several years and have anticipated with enthusiasm.

Retirement is all about freedom: freedom to manage your time, to choose your activities and hobbies, and also financial freedom thanks to your retirement income!

To enjoy this freedom, you've accumulated savings in your Registered Retirement Savings Plan (RRSP), to ensure a comfortable retirement income and protect yourself from financial worries.

### Selecting your retirement income is an important decision

Choosing a retirement income adapted to your lifestyle and your income needs is very important. In fact, your retirement income will have serious repercussions on the retirement projects that you've dreamed about. The purchase of an annuity is a reassuring choice because it provides a predictable and guaranteed lifetime income.

### Ensuring a sufficient income

According to recent statistics, our healthy habits and advances in medicine have resulted in Canadians living longer than ever before. What's more, many Canadians plan to retire at a younger age. It is essential to make your retirement income payments last as long as possible, so you can count on a reliable source of income to maintain your quality of life.

### Make the right choice for your retirement income

An annuity is particularly recommended if you would like to receive a stable income for your entire life. Even though an annuity is an irreversible choice, it provides you with a predictable and guaranteed income, without you having to worry about market conditions and managing your investments alone. With an annuity, you have more freedom to tackle your projects!

## Now what are your choices?

1

### Guaranteed retirement income

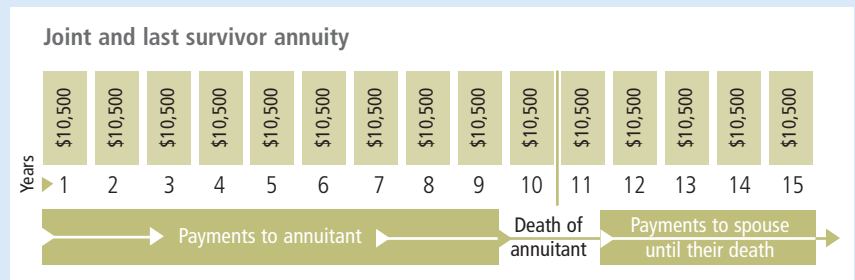
A life annuity ensures you a guaranteed income as long as you need it. You entrust your capital to us, and we commit to paying you a predictable and guaranteed income—which can even be indexed—for your entire life.



2

### Retirement income for you and your spouse

You can choose an annuity for yourself or for you and your spouse. When an annuity is purchased on a joint basis, the annuity continues to be paid to the surviving spouse after the first death, according to the percentage you have specified at the time of your application, which usually falls between 60% and 100%. This choice ensures you and your spouse of a lifetime income.

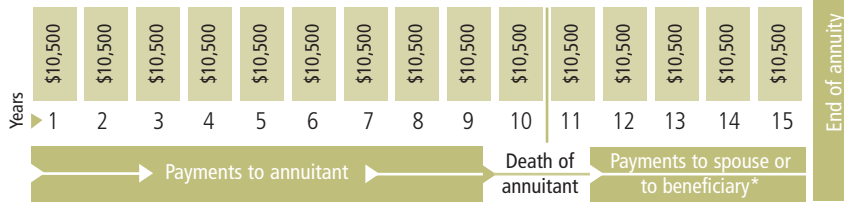


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### Retirement income with guaranteed payment period

A life annuity provides you with a retirement income for your whole life. If you choose to add a guarantee period (5, 10, 15 years, etc.), the annuity can continue to be paid to your spouse until the end of the guarantee period, if death occurs during this period.

#### Life annuity with 15-year guarantee period



\* The payment to the beneficiary is a lump-sum payment.

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### A higher retirement income, according to your state of health

If you suffer from an illness that could reduce your life expectancy, the amount of the annuity could be significantly increased following an analysis of your medical history. Rest assured: your retirement income remains guaranteed for life.



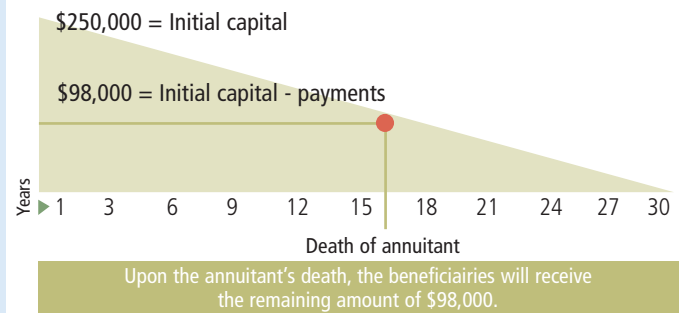
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### Retirement income with a return on your investment

You've worked hard over the years to accumulate your savings, which will let you enjoy a comfortable retirement income. You want to take full advantage of retirement, and if a premature death occurs, you would like one of your loved ones to benefit.

The addition of a capital refund guarantee to your annuity allows you, in case of premature death, to recover the initial capital minus the payments that were already made since the issuance of your annuity. The remaining amounts are then paid to your spouse or to the beneficiary that you have designated. Thanks to this guarantee, the efforts you've made all these years to accumulate your retirement capital will not have been made in vain. Your heirs could benefit from an additional source of income.

#### Life annuity with guaranteed capital refund



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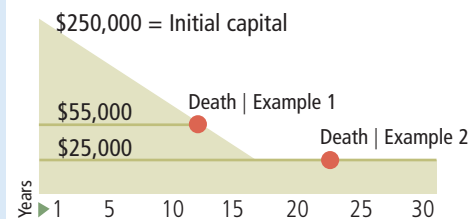
### Retirement income with bequests for your heirs

Perhaps you'd like to bequeath a suitable sum of money to your spouse or your heirs. To do so, you have the possibility of adding the Floor Capital Refund guarantee to your annuity. Thus, upon your death, your heirs receive the highest of the following amounts:

- › The difference between the capital invested for the annuity purchase and the payments already made for your retirement income;
- or
- › The amount established as the floor cash refund, at the time of purchase of the annuity—10% of the capital invested.



#### Life annuity with Floor Capital Refund guarantee



**Example 1:** Because the difference between the capital invested and the amount paid is higher than the floor capital, the beneficiaries will receive the balance of the annuity, or in this example, \$55,000.

**Example 2:** Without regard to the number of payments already disbursed, at death, the estate will receive the amount established by the floor capital, or in this example, \$25,000.



**A PARTNER YOU CAN TRUST to advise you**

Your financial advisor is there to help you make an enlightened decision. In fact, it's essential to evaluate all the advantages offered by disbursement products such as annuities, for your security and guaranteed income. Choosing an annuity to ensure your retirement income also means entrusting your capital to professionals who know how to take advantage of long-term investments, which will provide you with the most suitable retirement income guaranteed for life.

**Contact your financial advisor.**



The elephant,  
symbol of our 100 years  
of strength and longevity.

