



iA today

Group Benefits and Retirement Solutions



Group Savings and Retirement

New pricing for our personal pension plan

We have recently reviewed the pricing of our personal pension plan (PPP), in collaboration with our partner, INTEGRIS Pension Management Corp.

Following this review, a new tiered pricing system has been established for PPPs. The plan's management fees now decrease as the plan's assets increase, according to preset increments. Only **new PPPs** are eligible for this pricing. Annual actuarial fees have already been reduced from \$1,200 to \$1,100 per annum earlier this year.

This newest change is one of the many benefits of the PPP that make it an advantageous and competitive turnkey savings solution for business owners and their families. Make it available to your clients today!

What is a PPP?

A personal pension plan (PPP) is a made-to-measure retirement plan designed for company owners as well as self-employed individuals whose average annual income is generally over

\$70,000. It affords many benefits, which include:

- Allows more money to be saved for retirement than RRSPs or IPPs
- Recognizes years of past service, increasing the retirement pension
- Customization is possible: indexation of benefits, early retirement without reduction and bridge benefit
- Assets grow tax-free up to retirement; possibility for assets to continue tax-free growth after retirement if pension benefits are drawn directly from the PPP
- Family members working for the business could receive accumulated wealth without immediate tax when retired member dies (something not available with RRSPs)

To learn more

iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) is the only life insurance company in Canada that offers the PPP.

To learn more and see all the benefits of the PPP, [consult our brochure](#) or visit ppp.ia.ca.

Questions?

To get the new pricing grid or if you have any questions about the PPP, please feel free to contact your iA Financial Group Business Development Manager.



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