

# Systematic saving offers nothing but advantages!

A simple contribution made automatically every month will let you reach your savings goals, while giving you the following advantages:



## More discipline

Your regular contributions make budget planning easier. Your savings grow without requiring too much effort.



## Better returns

You invest early and often, leading to more growth for the same amount invested.



## Peace of mind

You are less affected by market fluctuations and your savings steadily grow.



## Personal control

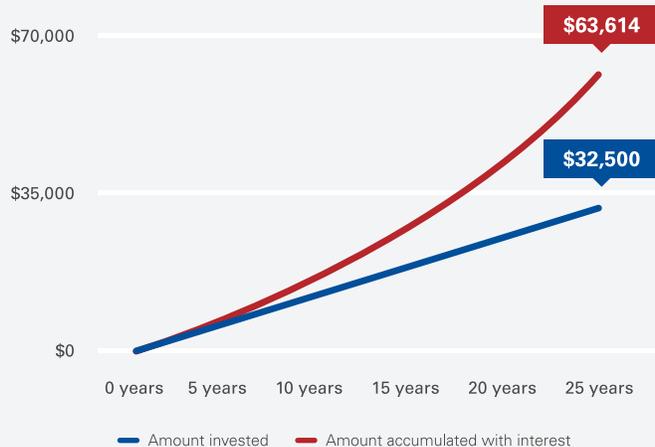
You manage your emotions that are too often the source of bad investment decisions.

Get your money working for you sooner, consistently. Sit back and enjoy the growth!

## They say that time is of the essence... and it's no less true when it comes to your finances!

Here's how a mere \$25 a week can double over the years.

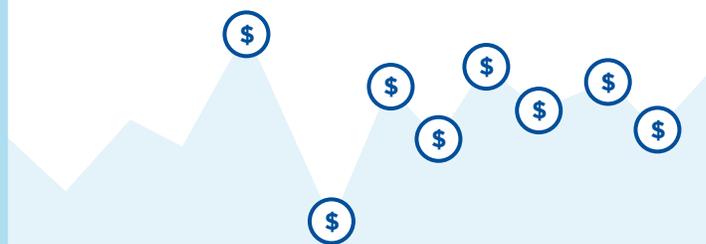
The amounts presented are for information purposes only. A hypothetical 5% constant return per year is used to illustrate the long-term compound growth of a regular investment. iA Financial Group cannot guarantee segregated fund returns. Be sure to know your level of risk tolerance in order to choose the investment option most suitable for you..



# When and how much to invest? The famous question!

## Choose an informed investment strategy

Eliminate the uncertainty that comes from market fluctuations with **dollar-cost averaging (DCA)** and stay on track to reach your savings goals.



A large amount invested **GRADUALLY**.

A large investment at a **BAD** time.



A large investment at a **GOOD** time.



## Dollar-cost averaging (DCA)

This investment strategy reduces the risk caused by stock market fluctuations and capitalizes on long-term performance.

1

**You deposit**  
an initial amount in the  
iA Money Market fund  
(minimum \$300).

2

**You determine**  
to which fund(s) and  
in what proportion the  
invested amount will  
be allocated.i.

3

**You choose**  
for what period the  
transfers will be made  
(minimum 2 months,  
maximum 12 months).

4

**Every month,  
an amount is  
automatically  
transferred** to the  
selected fund(s).

This allows you to **reduce your average cost per share** based on market prices.

## INVESTED IN YOU.

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