



LIFE INSURANCE



SAVINGS

It pays to do business with iA

Compensation
Bonus Program



The strength of iA Financial Group depends on a brokerage network made up of over 25,000 advisors across Canada who are committed to serving their clients day after day. That's why iA offers a competitive and innovative compensation bonus program that sets us apart in the industry. The compensation bonus program includes two main bonuses to encourage and support advisors in growing their business: the Continuous Production Bonus (CPB) and the Business Development Bonus (BDB).

iA Financial Group
is invested in helping
you build, grow and
develop your clientele.

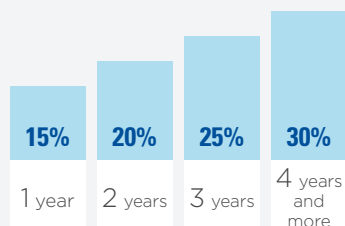


Continuous Production Bonus

**Objective: \$10,000
in net commissions
in the first year**

The Continuous Production Bonus is aimed at recognizing the consistent efforts of advisors who reach \$10,000 in net first-year individual life, disability and critical illness insurance commissions. Then, the bonus percentage increases every year up to 30% in the fourth consecutive year of qualification.

**Bonus per number
of consecutive years
of qualification
(\$10,000 and up)**



The Continuous Production Bonus... recognition based on consistency!

Bonus payment

In the first three years, the bonus is paid when the advisor reaches \$10,000 in net first-year commissions, then every week if net commissions increase.

Starting in the fourth consecutive year of qualification, the bonus is paid immediately after the first sale of the year, then every week if net commissions increase.

Example:

**Number of consecutive
qualifying years:**

3 years

CPB percentage:

25%



Reaches \$10,000 in July

= **\$2,500**
in CPB



Receives every week thereafter

= **25%**
in net first-year
commissions as
the CPB



Ends the year with
\$24,000
in net first-year commissions

Total:
\$6,000
in CPB

The CPB rate will increase to 30% the following year.

*iA Excellence commissions count towards qualification for the CPB. However, the CPB is not paid on these commissions, as iA Excellence has its own separate compensation program.

BDB



Business Development Bonus

**Objective: \$40,000
in total production**

The Business Development Bonus is aimed at rewarding advisors who achieve an exceptionally high volume of sales in individual life, disability and critical illness insurance, as well as savings products. The minimum objective is \$40,000 in total production. As total production increases, the bonus also increases.

The Business Development Bonus... recognition that rewards your efforts!

How to reach the goal

| | | | |
|-----------|--|---|-------------------------|
| Insurance | \$1 | = | + \$1 |
| | Net first-year commission | | In the total production |
| Savings | \$1,000 | = | + \$25 |
| | New deposit in segregated funds | | In the total production |
| | \$1,000 | = | + \$10 |
| | New deposit in guaranteed interest funds | | In the total production |

| Total production | Bonus on life insurance % of total in-force | Bonus on saving product \$ per \$M in segregated funds under management |
|------------------------|--|--|
| \$40,000 to \$59,999 | 1 % | \$500 |
| \$60,000 to \$79,999 | 1.10 % | \$550 |
| \$80,000 to \$99,999 | 1.20 % | \$600 |
| \$100,000 to \$119,999 | 1.35 % | \$650 |
| \$120,000 and more | 1.50 % | \$700 |



Bonus payments

The Business Development Bonus is calculated based on total in-force business with iA in individual insurance and savings.

It is paid in four equal installments in the first week of March, June, September and December in the year following the advisor's qualification.

Example:



See your compensation reports in the Advisor Centre to track your sales credit progress toward the bonuses.

Want to find out more about the Compensation Bonus Program?

Contact your sales team today, and they will be pleased to share all the details with you.

Regional Offices

Quebec

1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3

Insurance and Savings:

1-800-463-6236, ext. 105224

Atlantic Provinces

200 Champlain Street, Suite 260
Dieppe, New Brunswick E1A 1P1

Savings: 1-800-577-4747

5475 Spring Garden Road, Suite 502
Halifax, Nova Scotia B3J 3T2

Insurance: 902-423-8258

Ontario

522 University Avenue, 5th Floor
Toronto, Ontario M5G 1Y7

Insurance: 1-800-268-1022, ext. 3580

Savings: 1-800-268-8882

Sales and Marketing: 1-855-585-4107

British Columbia

2165 Broadway West
Vancouver, British Columbia V6K 4N5

Insurance: 604-737-9206

Savings: 604-737-9110

Alberta

1414 8th Street South West, Suite 310
Calgary, Alberta T2R 1J6

Insurance: 1-877-656-9817

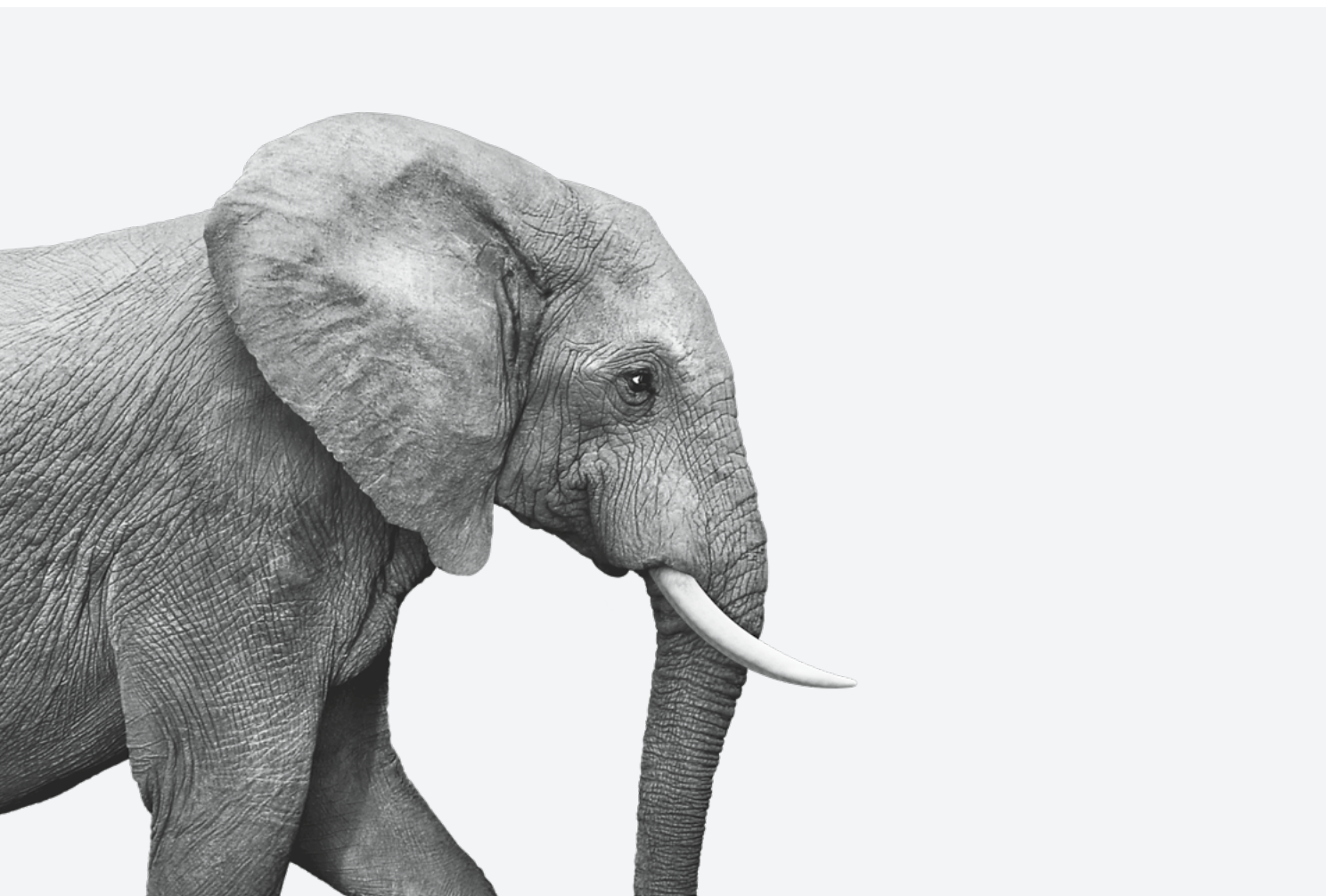
Savings: 403-850-0375

Manitoba

201 Portage Avenue, Suite 910
Winnipeg, Manitoba R3B 3K6

Insurance and Savings: 204-956-2802





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INVESTED IN YOU.

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