

# iA Financial Announces 2025 SRIA Guaranteed Interest Rate

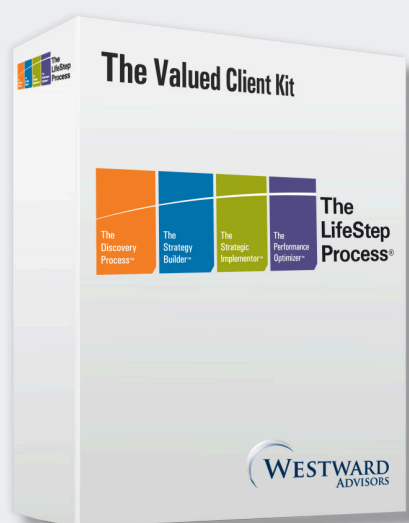
## WESTWARD'S VIEWPOINT

iA Financial (iA) recently announced that the Smoothed Return Index Account (SRIA) interest rate guaranteed for calendar 2025 is **3.15%**, up from 2.90% in calendar 2024 (*announcement attached*)

The 3.15% SRIA rate in 2025 is a guaranteed tax deferred interest rate that becomes entirely tax free when paid out as a tax-free death benefit.

iA says the main factor accounting for the net increase in the credited rate for 2025 is the good performance in the company's underlying assets as a consequence of the recent favorable economic environment.

For more information, clients can contact their Account Manager or Wayne Stone at [waynes@westwardadvisors.com](mailto:waynes@westwardadvisors.com).



*The opinions expressed in this memorandum are strictly those of Westward Advisors Ltd. This memorandum is for information purposes only and is not legal or tax advice.*

## iA FINANCIAL SRIA INVESTMENT ACCOUNT

The SRIA is an investment account option in iA Genesis-IRIS universal life insurance policies. Policy funds invested in the SRIA are managed on a discretionary basis by iA in an underlying portfolio (the "SRIA Fund"). The investment objective is low yield volatility with a long-term focus targeting superior returns while minimizing the risk of capital loss. The actual returns in the SRIA Fund less iA management fees are credited to the policy SRIA accounts on a smoothed basis through a guaranteed calendar year SRIA interest rate announced prior to each calendar year. For this purpose, actual returns include unrealized gains and losses.

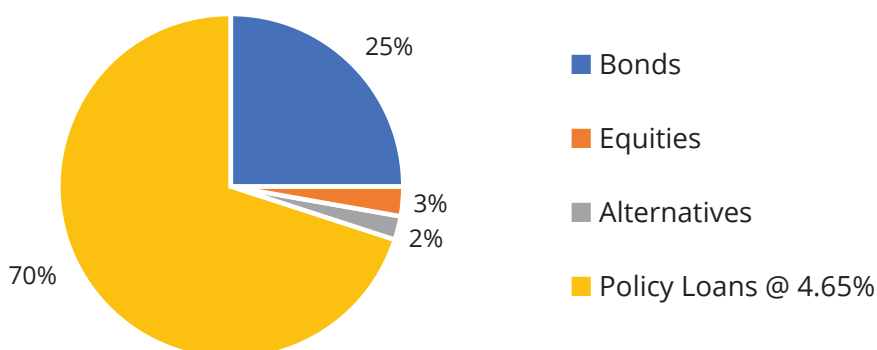
## HISTORICAL PERFORMANCE

The historical performance of the SRIA published to date is as follows:

YEAR	SRIA FUND RETURNS			POLICY RATE
	Gross	Fee	Net	
2014	5.8%	1.5%	4.3%	4.60%
2015	4.9%	1.5%	3.4%	4.60%
2016	6.7%	1.5%	5.2%	4.60%
2017	6.0%	1.5%	4.5%	4.60%
2018	3.9%	1.5%	2.4%	4.00%
2019	6.6%	1.5%	5.1%	3.50%
2020	7.9%	1.5%	6.4%	3.00%
2021	1.6%	1.5%	0.1%	2.75%
2022	(2.7%)	1.5%	(4.2%)	2.75%
2023	5.2%	1.5%	3.7%	2.50%
2024	5.0%	1.5%	3.5%	2.90%
2025				3.15%
<b>Average</b>	<b>4.6%</b>	<b>1.5%</b>	<b>3.1%</b>	<b>3.6%</b>

## ASSET ALLOCATION

As of December 31, 2024, the SRIA Fund's market value was \$702 million allocated as follows:



## **iA CONNECTED**

Your ongoing source of information.

[Home](#)

### **Genesis-IRIS | Rate increases for SRIA and SRDA in 2025**

November 20, 2024

Share with your colleagues | [f](#) [in](#) [✉](#)

From January 1, 2025, the credited rates of the following two Genesis-IRIS accounts will be increased.

#### **Stabilised Return Index Account (SRIA)**

- ✔ Increased to **3.15%** in 2025 (0.25% increase)
- ✔ As a result, the CLF (collateral loan facility) rate will rise to 4.65% in 2025 (an increase of 0.25%).

#### **Smoothed Return Diversified Account (SRDA\*)**

- ✔ Increased to **4.10%** in 2025 (0.30% increase)
- ✔ The reduction in the management expense ratio (MER) will be extended to 2025, for a net MER of 1% for the Genesis-IRIS SRDA.

The credited rates of these accounts are based on the organization's long-term return expectations as well as the returns of the underlying assets, to which a smoothing formula is applied. This formula spreads out the main fluctuations in returns (both positive and negative) and provides a low-volatility credited rate from year to year.

The main factor accounting for the net increase in the credited rate for 2025 is the good performance of our funds and the favorable economic environment.

*\*This version of the SRDA is for Genesis-IRIS, which is no longer available for sale.*

Topic : [Insurance](#)

Written by [iA](#)

---

[← Previous](#)

[Next →](#)

## Find an article



## Categories

- [Digital tools \(65\)](#)
- [Economic news \(212\)](#)
- [Insurance \(133\)](#)
- [Insurance - Living Benefits \(35\)](#)
- [Investments \(94\)](#)
- [Miscellaneous \(29\)](#)