

# iA Financial Announces 2025 EquiBuild Guaranteed Interest Rates

## WESTWARD'S VIEWPOINT

iA Financial (iA) recently announced that the EquiBuild Account (EquiBuild) **declared interest rate guaranteed for calendar 2025 is 6.00%**, up from 5.50% in calendar 2024 (announcement attached).

Consequently, the **credited interest rate guaranteed for calendar 2025 is 4.50%**, up from 4.00% in calendar 2024, after the 1.50% management fee.

The 4.50% EquiBuild credited rate in 2025 is a guaranteed tax deferred interest rate that becomes entirely tax free when paid out as a tax-free death benefit from the accumulation fund.

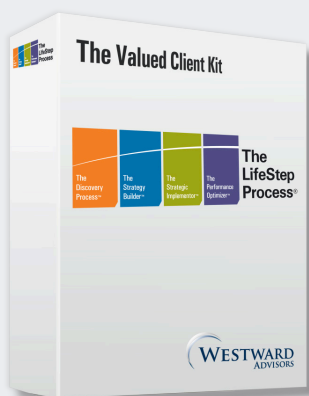
iA says, "The increased rate is the result of our solid and diversified investment strategy, the smoothing formula and the current favorable economic climate."

EquiBuild and Legacy policies pay bonus interest annually on the policy anniversary at a rate determined by the EquiBuild declared rate.

**In EquiBuild policies, the 2025 bonus interest rate is 2.50%** of the average guaranteed cash surrender value in the prior policy year, up from 2.00% in 2024.

**In Legacy policies, the 2025 bonus interest rate is 3.25%** of the average guaranteed cash surrender value in the prior policy year, up from 2.75% in 2024.

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



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## iA EQUIBUILD ACCOUNT AND FUND

EquiBuild is an investment account option in iA **EquiBuild** and **Legacy** universal life insurance policies. EquiBuild assets are managed on a discretionary basis by iA in an underlying portfolio (the "EquiBuild Fund").

The investment objective is to "optimize the asset allocation in order to earn high long-term returns, while maintaining an appropriate risk level that will provide return stability."

The EquiBuild policy interest rate is set using a smoothing formula applied to the actual returns of the EquiBuild Fund. iA declares the rate prior to each calendar year and is guaranteed for the calendar year. The rate cannot be less than 0% and cannot vary more than 0.5% from one year to the next.

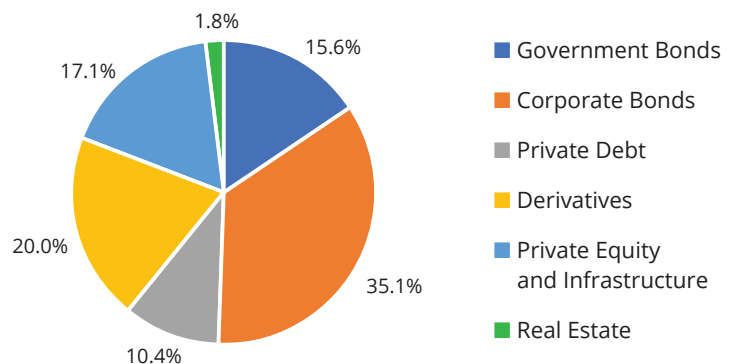
## HISTORICAL RETURNS

The historical performance of the EquiBuild Account is as follows:

YEAR	EQUIBUILD ACCOUNT RATES		
	Declared	Fee	Credited
2016	5.50%	1.25%	4.25%
2017	5.50%	1.25%	4.25%
2018	5.50%	1.25%	4.25%
2019	5.50%	1.25%	4.25%
2020	5.25%	1.50%	3.75%
2021	5.00%	1.50%	3.50%
2022	4.75%	1.50%	3.25%
2023	5.10%	1.50%	3.60%
2024	5.50%	1.50%	4.00%
<b>2025</b>	<b>6.00%</b>	<b>1.50%</b>	<b>4.50%</b>
Average	5.36%	1.40%	3.96%

## ASSET ALLOCATION

As of December 31, 2024, the EquiBuild Fund's market value was \$258 million allocated as follows:



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### Equibuild & Legacy | Increased to 6% for 2025, illustration in EVO on November 22

November 20, 2024

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As of January 1, 2025, the EquiBuild Fund Declared Rate will be **6.0%**.

Equibuild Fund Declared Rate	
2024	2025
5.5%	6.0%

Consequently, the rate used to calculate the annual bonus for in-force EquiBuild and Legacy policies will be 6.0% and the rate credited to the EquiBuild account will be 4.5% (the Fund's declared rate less a management fee of 1.5%).

The increased rate is the result of our solid and diversified investment strategy, the smoothing formula<sup>1</sup> and the current favorable economic climate. For more information, see the [Fund document](#).

## Legacy illustrations - default rate displayed in EVO

Following the update of the illustration software, taking place on November 22, the new EquiBuild Fund rate of 6.0%, applicable on January 1, 2025, will be displayed by default when a new Legacy illustration is created in EVO.

Note that EquiBuild is no longer available for sale since May 5, 2023.

## About Legacy

With a minimum face amount of \$1 million, Legacy specialized life insurance is designed to help your wealthy and business owner clients build and protect their estate. It offers guaranteed permanent coverage with strong early cash values, premium payment flexibility and an annual bonus that can be used to purchase additional paid-up insurance to increase the death benefit and cash value.

[Find out more](#)

<sup>1</sup> The smoothing formula is based on long-term return estimates, while spreading out major fluctuations, both positive and negative, in the Fund's actual returns against the credited returns in order to foster a stable rate with low volatility from one year to the next.

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