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Retirement
Insurance**

*Financial security
advisors*

*Investment Fund Advisors
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Financial Services Inc.*

*Our mission:
Offering you the
best products for the
best price*

HAPPY NEW YEAR 2026

PAUL, JOSÉE, SÉBASTIEN
AND VINCENT WISH YOU A
HAPPY NEW YEAR 2026

Important Information

RRSP 2025

- You have until March 2, 2026, to contribute to your RRSP.
- Maximum RRSP contribution for 2025: \$32,490 - your pension adjustment + unused prior deductions.
- The maximum allowed is stated on your federal notice of assessment.

RRSP 2026 :

- Maximum RRSP contribution for 2026: \$33,810 - your pension adjustment + unused prior deductions.

TFSA 2026 :

- The new TFSA 2026 entitlement is \$7,000.
- Cumulative entitlement in 2026 is \$109,000 (if you were 18 in 2009) - previous contributions.
- Your maximum TFSA entitlement is available in "my account" on the Canada Revenue Agency website.

FHSA 2026 :

- Plan available to Canadian residents, age 18 and over, non-owners for more than 4 years.
- You can contribute \$8,000 to your FHSA 2026 + 1 previous year not maximized (if the FHSA was already open).

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HOW OUR FUNDS COMPARE WITH THE COMPETITION

Canadian equities



***Index: S&P/TSX 60
(Canadian Equity Index)**
(created 01-1999)

***ETF: XIU.TO ISHARE S&P/TSX 60**
(created 10-1999)

***Our 2026 choice:
Fidelity Canadian Large Cap**
(created 10-10-2000)

NET RETURN				
1 year	3 years	5 years	10 years	Since creation
23.65%	18.19%	15.71%	12.40%	8.90%
23.45%	17.99%	15.52%	12.21%	9.45%
18.49%	13.70%	15.64%	11.24%	10.56%

Us equities



***Index: S&P 500
(American Equity Index)**
(created 01-1950)

***ETF : ZSP.TO BMO S&P 500**
(created 12-2012)

***Our 2026 choice:
All-Cap US Growth**
(created 15-07-2004)

NET RETURN				
1 year	3 years	5 years	10 years	Since creation
14.95%	23.27%	16.84%	15.06%	9.31%
13.65%	22.74%	16.50%	14.69%	17.68%
15.44%	29.26%	15.28%	17.22%	12.12%

Managed portfolio (70% to 90% equities)



*****Robot advisor: Questrade**
(created 01-11-2014)

****Robot advisor: Wealthsimple**
(created 01-01-2016)

***Our 2025 choice:
fidelity growth portfolio**
(created 18-04-2007)

NET RETURN				
1 year	3 years	5 years	10 years	Since creation
18.69%	17.33%	12.73%	N.D	N.D
16.90%	16.50%	N.D	N.D	8.30%
17.43%	18.00%	11.82%	10.54%	8.39%

* Net return (after expenses) as of November 28, 2025.

** Net return (after expenses) as of October 31, 2025.

*** Gross return (before expenses) as of October 30, 2025.

**** The comments contained herein are a general discussion of certain issues intended as general information only and should not be relied upon as tax or legal advice. Please obtain independent professional advice, in the context of your particular circumstances. This newsletter was written, designed, and produced by Sébastien Caron, for the benefit of Paul Marcotte, Investment Funds Advisor with Investia Financial Services Inc., and does not necessarily reflect the opinion of Investia Financial Services Inc. The information contained in this newsletter comes from sources we believe reliable, but we cannot guarantee its accuracy or reliability. The opinions expressed are based on an analysis and interpretation dating from the date of publication and are subject to change without notice. Furthermore, they do not constitute an offer or solicitation to buy or sell any securities.

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