



CRITICAL ILLNESS
INSURANCE

Transition

PRODUCT
SUMMARY



Transition – Designed for you!

| | Transition – 25 illnesses | Transition – 4 illnesses |
|---|--|--|
| Covered illnesses | <ul style="list-style-type: none"> — Aortic Surgery — Aplastic Anemia — Bacterial Meningitis — Benign Brain Tumour — Blindness — Cancer (Life-Threatening) — Coma — Coronary Artery Bypass Surgery — Deafness — Dementia, including Alzheimer’s Disease — Heart Attack — Heart Valve Replacement or Repair — Kidney Failure — Loss of Independent Existence — Loss of Limbs — Loss of Speech — Major Organ Failure on Waiting List — Major Organ Transplant — Motor Neuron Disease — Multiple Sclerosis — Occupational HIV Infection — Paralysis — Parkinson’s Disease and Specified Atypical Parkinsonian Disorders — Severe Burns — Stroke <p>5 additional juvenile illnesses (diagnosis must occur before age 25)</p> <ul style="list-style-type: none"> — Cerebral Palsy — Congenital Heart Disease — Cystic Fibrosis — Muscular Dystrophy — Type 1 Diabetes Mellitus | <ul style="list-style-type: none"> — Cancer (Life-Threatening) — Coronary Artery Bypass Surgery — Heart Attack — Stroke <p>5 additional juvenile illnesses (diagnosis must occur before age 25)</p> <ul style="list-style-type: none"> — Cerebral Palsy — Congenital Heart Disease — Cystic Fibrosis — Muscular Dystrophy — Type 1 Diabetes Mellitus |
| Type of protections and age at issue | <p>T10*: 0 to 64 years T20*: 0 to 54 years T25*: 0 to 49 years T75: 0 to 65 years T100: 0 to 65 years T100 10-Year Payment: 0 to 65 years T100 20-Year Payment: 0 to 50 years</p> <p>*Also available with the decreasing to 50% option on Transition – 4 illnesses</p> | |
| Face amount¹ | <p>\$10,000 to \$3,000,000 (Aged under 18: maximum \$500,000) Decreasing to 50% face amount option on Transition – 4 illnesses, T10, T20 and T25</p> | |
| Rate bands | <p>Band 1 → \$10,000 - \$49,999 Band 2 → \$50,000 - \$99,999 Band 3 → \$100,000 - \$199,999 Band 4 → \$200,000 and over</p> | |

¹ To be eligible for payment of the face amount, the client’s critical illness diagnosis must be consistent with the definition provided in the policy. This definition may include certain exclusions and limitations. It is important to ensure your client is aware of these.

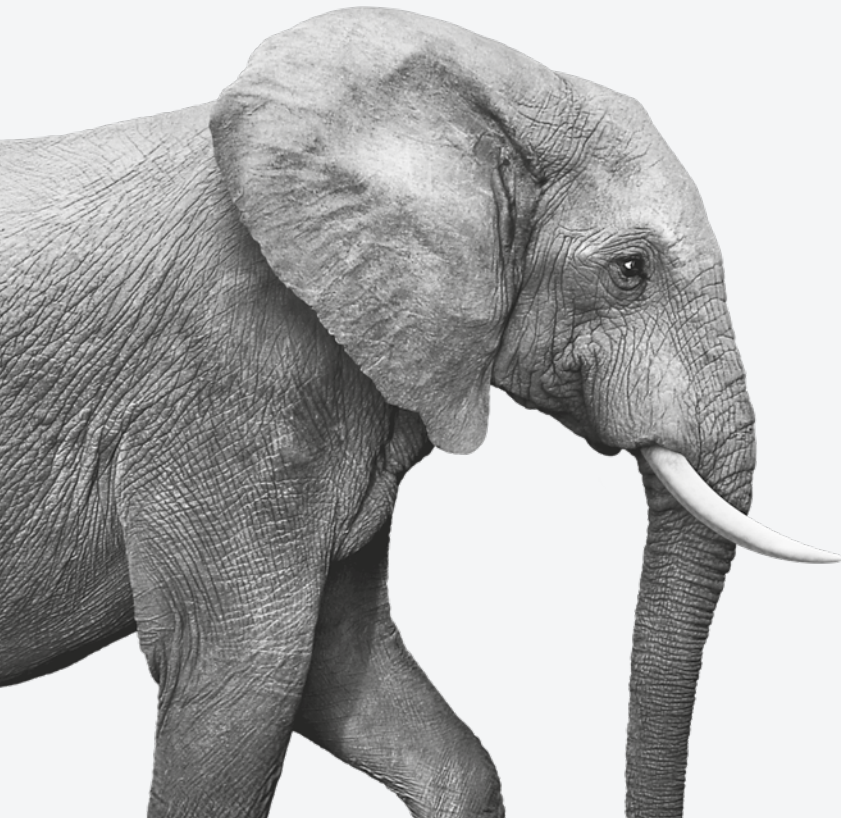
| | Transition – 25 illnesses | Transition – 4 illnesses |
|---|---|--------------------------|
| Renewal T10, T20, T25 | Until the insured reaches age 75 | |
| Conversion privilege T10, T20, T25 | T75 – until the insured reaches age 65 T100 – until the insured reaches age 65 T100 10-Year Payment – until the insured reaches age 65 T100 20-Year Payment – until the insured reaches age 50 | |
| Return of premiums riders | Return of premiums upon death (ROPD) and Flexible return of premiums (FRP) Available at issue and upon a conversion ROPD → on all protections FRP15 → 0 to 60 years – T75 → 0 to 65 years – T100 FRP20 → 0 to 65 years – T100 10-Year Payment → 0 to 50 years – T100 20-Year Payment FRP65 → 0 to 49 years – T75, T100 | |
| Riders and additional benefits | Available on all protections At issue and upon a conversion: — Increased benefit rider ² — Return of premiums upon death (ROPD) — Flexible return of premiums (FRP) At all times: — Accidental Fracture (AF) — Hospitalization — Hospitalization & Home Health Care — Paramedical care in case of an accident — Supplementary income (SI) — Transition Child — WPD — WPDIs — WPIDIs | |
| Prevention + | Partial benefit payment corresponding to 15% of the face amount, up to \$50,000 per claim (up to 4 payments per contract, once per illness) Covered illnesses: — Chronic Lymphocytic Leukemia (CLL) Rai stage 0 — Coronary Angioplasty — Ductal Carcinoma in situ of the Breast — Papillary or Follicular Thyroid Cancer stage T1 — Stage 1 Malignant Melanoma — Gastrointestinal stromal tumours (GIST) and neuroendocrine tumours (classified less than AJCC Stage 2) — Stage A (T1a or T1b) Prostate Cancer | |
| MediGuide | Medical second opinion service included | |
| Policy fees | 1 insured: \$60 annually 2+ insured: \$90 annually, no matter how many insureds | |

² Upon a conversion:

- If an increased benefit rider is attached to a term coverage, the rider ends automatically.
- If the client wishes to have a new increased benefit rider, new evidence of insurability must be submitted. Any increases in the face amount allowed under the increased benefit rider prior to conversion are therefore excluded from the maximum number of increases allowed after the conversion.

Riders

| Critical Illness | Child Critical Illness | Transition Child |
|--|--|---|
| <p>Available on the following products:</p> <ul style="list-style-type: none"> — Genesis — Term and Whole Life Insurance — iA Participating Life Insurance (Estate and Wealth Versions) | <p>Available on the following products:</p> <ul style="list-style-type: none"> — Genesis — Term and Whole Life Insurance — iA Participating Life Insurance (Estate and Wealth Versions) | <p>Available on the following product:</p> <ul style="list-style-type: none"> — Transition |
| <ul style="list-style-type: none"> — This riders' characteristics are identical to the Transition – 25 illnesses and 4 illnesses products, with the exception of the T100 10-year and 20-year Payment and the return of premiums riders that are not available. | <ul style="list-style-type: none"> — Covers 25 illnesses from Transition and 6 juvenile illnesses (additional juvenile illness: Down Syndrome) — Covers each existing and future child up to age 25 — Maximum face amount of \$20,000 | |



F13-558A(23-04) ACC

INVESTED IN YOU.

iA Financial Group is a business name and trademark of
Industrial Alliance Insurance and Financial Services Inc.

1-844-442-4636

ia.ca