

TRANSPARENCY

SAVINGS

Trend
Breathe!

SIMPLICITY



 **INDUSTRIAL
ALLIANCE**
INSURANCE AND FINANCIAL SERVICES INC.

F13-855A

TREND

BREATHE!

A breath of fresh air in your budget

SAVINGS

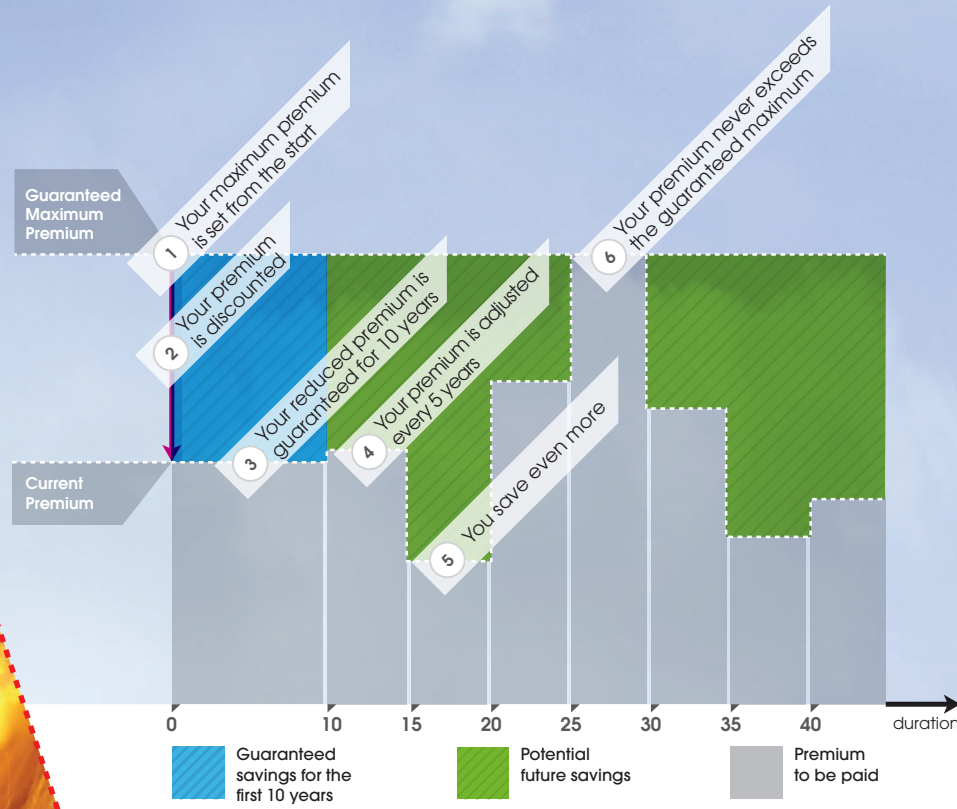
- Initial premium reduction of up to 30%
- Guaranteed savings for 10 years
- Potential premium decrease if interest rates see a significant rise
- Guaranteed immediate savings, potential future savings

Information as clear as day

TRANSPARENCY

- Premium adjustments pre-scheduled for year 11 and every 5 years after that
- Adjustments based on a **fixed premium schedule** tied to the Trend Index defined in your contract
 - If the Trend Index rises, your **premium could go down**
 - If the Trend Index decreases, your **premium could go up**
 - Your premium **will never exceed** your guaranteed maximum premium

TREND – Life insurance that lets you breathe



This chart is for informational purposes only and has been provided solely to facilitate understanding of the product.

Choices that are made a breeze

SIMPLICITY

- No policy fees or surrender charges
- Streamlined selection of funds
- Tax-sheltered savings
- Simplicity from beginning to end

A new wind in life insurance

