



**Genesis** Universal Life

A SINGULAR  
SOLUTION  
FOR ALL  
YOUR NEEDS



# Genesis

**A Singular Solution  
for All Your Needs**



Genesis is a highly flexible universal life insurance product that ensures your financial security, as well as that of your loved ones, while allowing you to accumulate savings within a tax shelter. Genesis also gives you the ability to easily adapt your life insurance program to your individual, family or professional needs.

Genesis is a financial tool that combines two elements essential to financial planning under the same contract: affordable life insurance coverage and a tax-sheltered savings account.

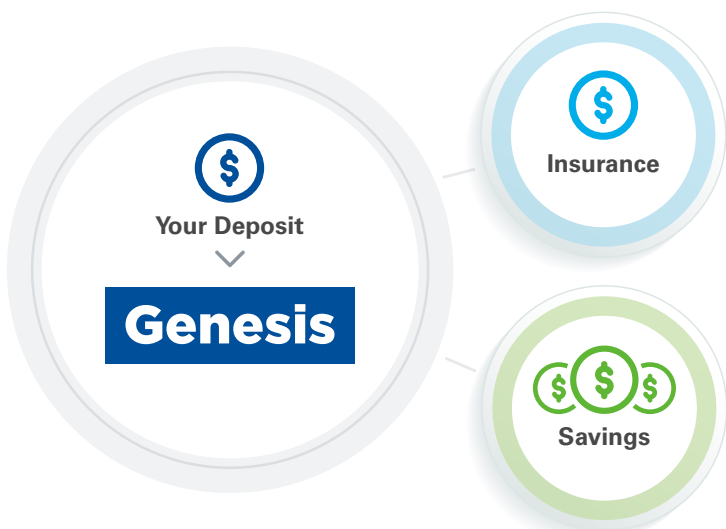
## How does Genesis Universal Life Insurance work?

The premiums you pay, net of taxes, are used to cover the costs of insurance and administrative fees. The remaining portion is invested in the investment options of your choice.

These remaining amounts compose the savings portion of your contract and generate investment income that accumulates in a tax shelter. The interest earned, plus our additional interest bonuses, are reinvested in the investment options you have chosen.

You can make withdrawals<sup>1</sup> from the amounts accumulated in your investments at all times.

<sup>1</sup> Certain transaction and surrender fees may apply.

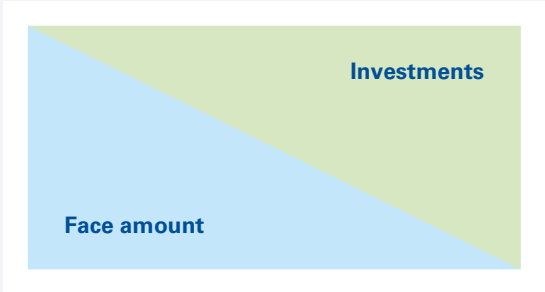


A part of your deposit is used to cover the cost of insurance and taxes. The remaining amount is invested in the investment options of your choice.

# Death Benefit

## Level Insurance Coverage (face amount only)

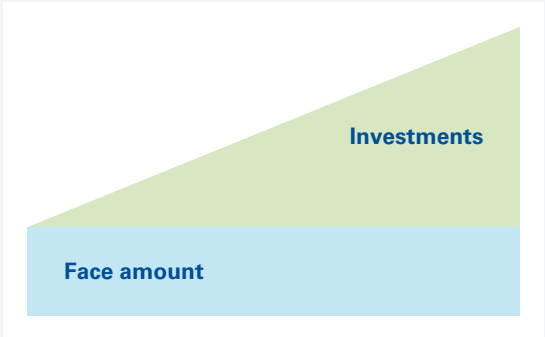
This option is particularly suited to individuals whose insurance needs will always remain the same. The death benefit is fixed and remains identical to the amount of coverage selected invested in your policy (savings component) reduce the amount of insurance and consequently, the cost of insurance.



Death benefit

## Increasing Insurance Coverage (face amount + savings)

This option is suited to individuals whose insurance needs will increase over time. The amounts invested in your policy (savings component) are added to the amount of coverage selected at the time of the initial application.



Death benefit



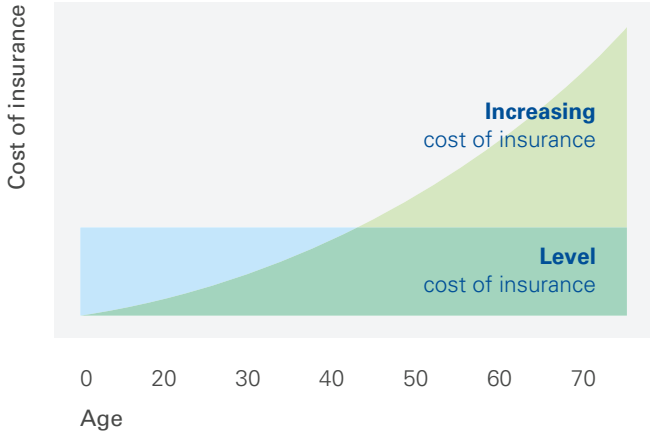
## Cost of Insurance

The cost of insurance is entirely guaranteed for the duration of the contract. There are two types of cost of insurance: level and increasing.

Insureds who opt for a level cost of insurance obtain a guarantee that they will pay the same fixed amount for the duration of their contract. By selecting this option, insureds pay higher premiums in the initial policy years, but less as they advance in age.

Insureds who opt for an increasing cost of insurance will pay lower premiums in the initial policy years, which favours the growth of amounts placed in the savings component of their contract.

With Genesis, you have all the flexibility you need to make changes and adjustments as you go along. This means that you can start out with an increasing cost of insurance during the first few years of coverage and, when the time is right, switch to a level cost of insurance, thereby making maximum use of the advantages that each option procures.



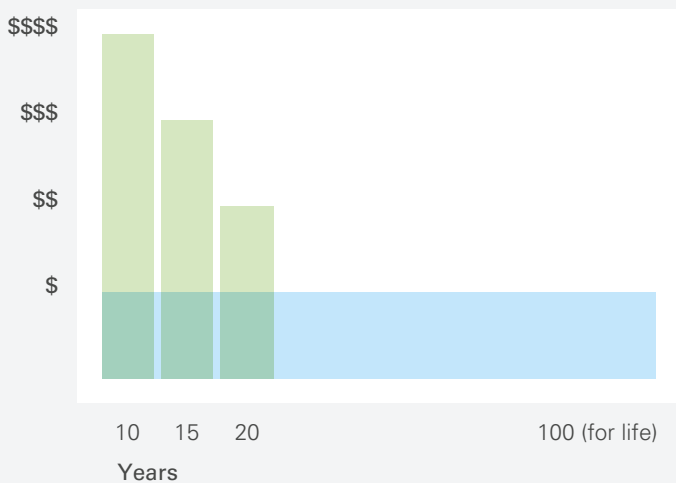


## Quick Payment Options

With Genesis, you can choose from three quick payment options which guarantee that the cost of insurance will be fully paid up at the end of the chosen period—10, 15 or 20 years. After this period, the premiums you choose to pay will be entirely invested in your savings.

With the quick payment option, you can be insured for the rest of your life without ever having to pay any more premiums!

**Pay in 10, 15 or 20 years instead of paying for life**



## Genesis, a flexible product that changes right along with you!

**We understand how difficult it can be to predict what your needs will be in the future. This is why Genesis allows you to modify your financial program as your needs change. You will no doubt appreciate the flexibility of being able to make all the changes you want throughout the course of the contract:**

- Possibility to modify the face amount, cost of insurance options, frequency and premium amounts.
- Individual or joint coverage options to respond to your changing needs.
- Make partial withdrawals to take on some of those special projects you've been thinking about.\*
- Temporarily stop paying premiums, should circumstances prevent you from making your regular payments.
- Possibility of an indemnity in the wake of a disability or terminal phase illness.

\* Certain transaction and surrender fees may apply

# Security Savings Flexibility



## Carefully Selected Investment Options

**In addition to meeting your insurance needs, Genesis can help you achieve your personal savings objectives.**

Genesis satisfies all types of investors, from prudent to aggressive, thanks to a full range of investment options that let you diversify your savings within a tax shelter. In addition, you may transfer funds at any time from one index account to another without having to pay any transaction fees.

### Investment options include:

- Guaranteed interest accounts (1, 2, 3, 4, 5 and 10-year terms).
- Portfolio accounts, the contents of which have been meticulously selected to ensure maximum diversification. These accounts are periodically rebalanced to make sure they remain in line with your specific investor profile.
- Recognized market index accounts that reflect the performance of benchmark indexes.
- Active management accounts tied to the performance of investment funds which are handled by reputable fund managers.

## Genesis Contract Guarantees – To Avoid Unpleasant Surprises

**In addition to ensuring your financial security, Genesis also offers many guarantees:**

- Insurance costs are known from the start and will not increase.
- Cessation of premium payments in 10, 15 or 20 years, if a quick payment option is selected. Your life insurance coverage remains permanently in force once all premiums are fully paid-up.
- The amounts in the savings component of your contract are 75% to 100% guaranteed at death, depending on your age at the time the contract is issued. Regardless of fluctuations in financial markets, your savings are in safe hands.
- Fixed-term accounts are offered for terms of 1 to 5 years and 10 years. They offer a fixed interest rate for the entire term.
- No administration fees for the duration of your contract.
- At least three index accounts guaranteed.
- The management fee ratio applicable to index accounts has a guaranteed maximum and will never increase above the maximum percentage specified in your contract.

# Genesis Universal Life Insurance

Contact an advisor today to learn more about iA Financial Group's Genesis Universal Life insurance.



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