

Access Life Simplified issue

Product Summary

Features		Permanent insurance	Term insurance
Age at issue		L100 6 months to 80 years	T15 20 to 65 years T20 20 to 60 years T25 20 to 55 years
Insured amount ⁽¹⁾	Deferred	up to \$50,000 ⁽²⁾	N/A
	Deferred Plus	up to \$200,000 ⁽²⁾	up to \$200,000 ⁽²⁾
	Immediate	up to \$200,000	up to \$200,000
	Immediate Plus	up to \$300,000	up to \$300,000
Features	Cash Surrender Value	yes	N/A
	Reduced paid-up insurance	yes	N/A
	Renewable	N/A	yes, up to age 70
	Convertible	N/A	no
Rider	AD&D	up to life insured amount	up to life insured amount
Lifeline concept	Cancer Insurance	up to \$25,000	up to \$25,000
	Disability Insurance	up to \$1,000/month	up to \$1,000/month

Note: there is a minimal annual premium of \$150. Life insurance policy fee is limited to \$60, even if multiple coverage is chosen.

⁽¹⁾ The maximum insured amount for children aged 6 months to 17 years is \$25,000; and the maximum for individuals aged 71 to 80 is \$50,000 for Deferred and \$150,000 for Deferred Plus, Immediate and Immediate Plus. In addition, the amount of insurance protection for Access Life is determined according to the primary insured's age and their answers to the questions and may not exceed the amount for which they qualify. In the event that the primary insured has several Access Life simplified issue life insurance coverages with iA Financial Group and iA Excellence, the insurance amounts are combined. The total amount of all coverages cannot exceed the amount of insurance for which the primary insured qualified for at the effective date of their most recent Access Life contract.

⁽²⁾ During the first two years, if death is caused by an illness, premiums are returned with an annual interest rate of 3%.

For more details on our product, consult our Access Life advisor guide on Assure&go or on our website at iaexcellence.com



Quick Reference Guide

(Refer to insurability questionnaire for client full eligibility)

Medical conditions	Deferred	Deferred Plus	Immediate	Immediate Plus
Amputation following an illness	✓	✗	✗	✗
Cirrhosis of the liver	✓	✗	✗	✗
Depression	✓	✓ Based on conditions in Q. 4a of step 2	✓ Based on conditions in Q. 4a of step 2	✓ Based on conditions in Q. 4a of step 2
Diabetes (adult)	✓	✓ If no change in medication for 1 year	✓ If no change in medication for 1 year	✓ If no change in medication for 1 year
Epilepsy	✓	✓	✓	✗
Heart attack (Myocardial Infarction) /angina/cardiac bypass/angioplasty	✓	✓ If > 3 years, based on conditions in Q. 3a of step 2	✓ If > 3 years, based on conditions in Q. 3a of step 2	✓ If > 5 years, based on conditions in Q. 1a of step 4
Hepatitis C or any chronic hepatitis	✓	✗	✗	✗
High blood pressure	✓	✓ If no change in medication for 1 year	✓ If no change in medication for 1 year	✓ If no change in medication for 1 year
High cholesterol	✓	✓	✓	✓
In remission from cancer	✓ If > 3 years	✓ If > 3 years	✓ If > 3 years	✓ If > 5 years
Kidney failure	✓	✗	✗	✗
Organ transplant	✓	✓ If > 5 years or not awaiting	✓ If > 5 years or not awaiting	✓ If > 5 years or not awaiting
Medical conditions for children				
ADD/ADHD	✓	✓	✓	✓
Congenital kidney malformation	✓	✓	✓	✓
Diabetes Type 1	✗	✗	✗	✗
Serious asthma	✓	✓	✓	✓
Non-medical conditions				
Dangerous sports	✓	✓	✓	✓
Declined in past 2 years other than by iA Financial Group & iA Excellence	✓	✓	✗ Eligible if declined by iA or iA Excellence	✗ Potentially eligible if declined by iA or iA Excellence
Immigrants	✓	✓	✓	✓
Poor driving record	✓	✓	✓	✗ If license suspended in last 12 months or currently suspended
Travel to dangerous countries	✓	✓	✓	✓ Risk to be evaluated based on conditions in Q. 5a of step 4
Treatment for alcohol abuse	✓	✓	✓	✓ If 5 years after treatment or active member in support group
Use of hard drugs	✓	✓ If use has stopped for over 5 years	✓ If use has stopped for over 5 years	✓ If use has stopped for over 5 years

Medical conditions declined for all Access Life steps: Cystic Fibrosis, Alzheimer's, AIDS or HIV, Muscular or Myotonic Dystrophy / Ataxia, Huntington's Chorea, Parkinson's, Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease) or the applicant is in a centre or home for individuals with loss of autonomy.

Refer to the product guide for more details on medical conditions that are eligible and/or declined. This document is for information purposes only and can not contradict the contractual clauses.

✓ Eligible

✗ Declined