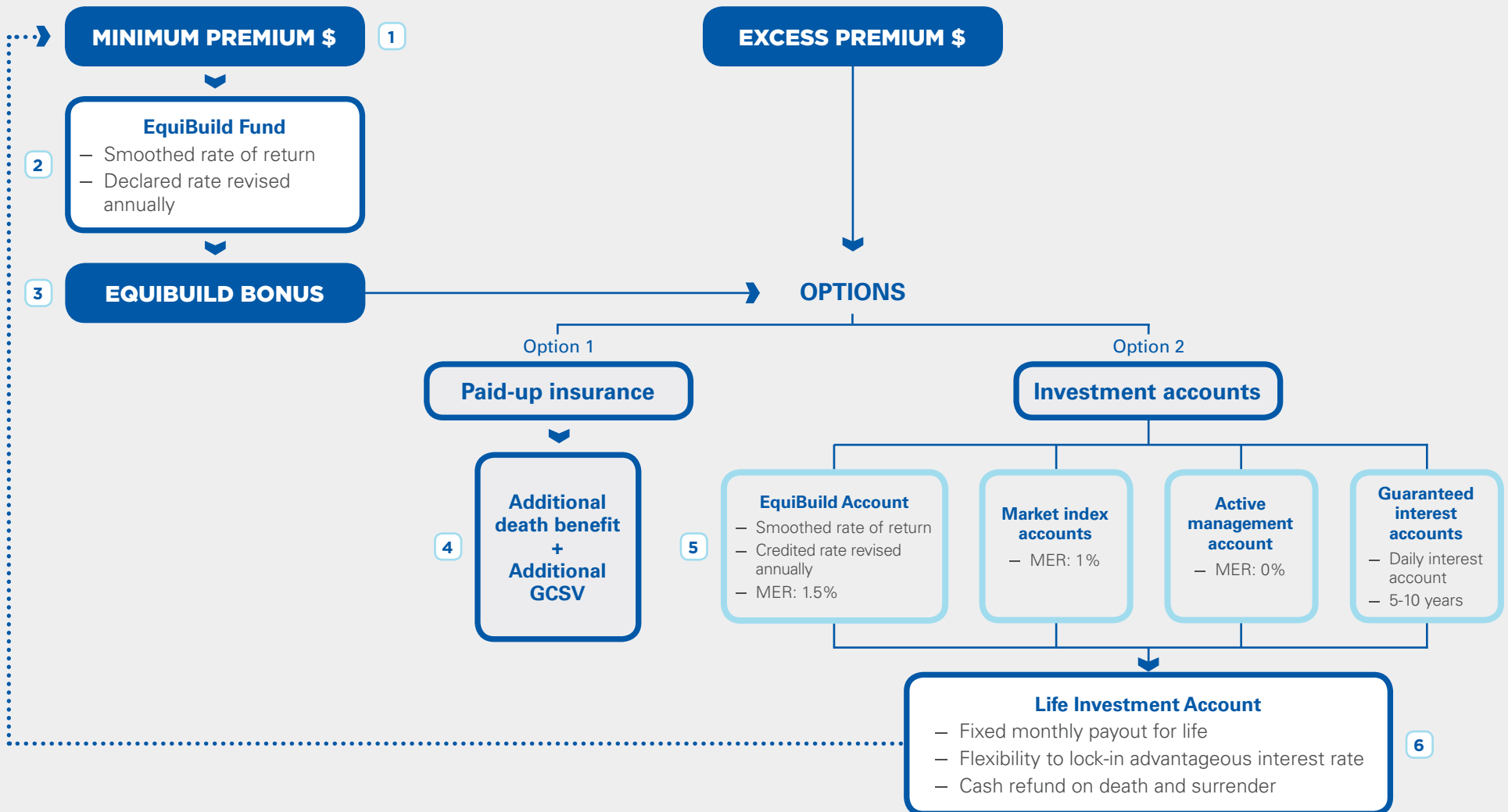


# EquiBuild at a Glance



- 1 — The base face amount provides a strong guaranteed cash surrender value (GCSV) that begins to accumulate upon issue.
- 2 — The minimum premiums you paid are invested in the EquiBuild Fund.
- 3 — The EquiBuild Bonus is equal to:  
(EquiBuild Fund declared rate – 3.5%) x average total GCSV
- 4 — The paid-up addition insurance you're buying results in an increase of the GCSV and the death benefit.
- 5 — By investing in the EquiBuild Account, you are also investing in the underlying fund, the EquiBuild Fund.
- 6 — The Life Investment Account is available on the later of the 10th policy anniversary and the insured's 40th birthday. In the event of death, the estate will recover the difference between the initial investment and the sum of monthly return payments received.



## INVESTED IN YOU.

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