

## A comprehensive offer for the whole family

We believe that all family members should have access to life insurance coverage, regardless of their situation. With Access Life, you can be reassured that all your family members will have access to coverage adapted to their needs, all in the same place.

Thanks to Access Life, your acceptance is guaranteed!



F13-900A(19-04)

Talk to your advisor today,  
or visit our website at [ia.ca](http://ia.ca).

### INVESTED IN YOU.

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

[ia.ca](http://ia.ca)

LIFE  
INSURANCE



Access Life



## A simpler way to buy life insurance

**iA**   
Groupe financier

## Access Life: life insurance for the most difficult people to insure!

Your premiums are  
fully guaranteed and  
will never increase!



Access Life is simplified issue life insurance which may interest you if you are between 6 months and 80 years old and you:

- are worried about being denied because of your age or health condition
- have already been denied life insurance, for health or other reasons
- have a child with a health condition that could affect their ability to get insurance
- are a new immigrant and are worried that it will be difficult for you to get life insurance

### **No denials: your acceptance is guaranteed!**

By answering a few simple medical questions, you can get permanent or term coverage of up to \$500,000. Regardless of your health condition, you are guaranteed to be accepted for permanent coverage of up to \$50,000.

If your child has a health condition that could affect their ability to get insurance, you can get life insurance coverage for them from \$10,000 to \$25,000, depending on their health condition.

### **Access Life has a wide range of benefits**

- Quick, easy and guaranteed acceptance
- The ability to get combined permanent and term life insurance to cover mortgage loans or while your children are still dependents
- Guaranteed surrender values which start accumulating at the beginning of the fifth year
- The option to stop paying premiums and keep part of your coverage
- The option of renewing your term coverage as needed, regardless of your health condition
- The option of converting your term coverage into permanent coverage as needed, regardless of your health condition