



AccessLife

PRODUCT
SUMMARY





Access Life - Simplified Issue

For each proposed insured, the total face amount of all simplified issue life insurance products owned at iA Financial Group (including Access Life, Alternative, Perspective and Excel Life) cannot exceed \$500,000.

The face amount for Access Life coverage is determined based on age and the answers given to the questions for each step and cannot exceed the amount for which the proposed insured qualifies.

Product summary

Permanent Insurance				
Coverage steps	Age at issue	L100 permanent coverage	Surrender value	Reduced paid-up insurance
Guaranteed Access	— 6 months to 17 years old — 18 to 50 years old — 51 to 80 years old	\$10,000 \$10,000 to \$50,000 \$10,000 to \$25,000	Yes (5 th year)	Yes (8 th year)
Deferred	— 6 months to 17 years old — 18 to 70 years old — 71 to 80 years old	\$10,000 to \$25,000 \$10,000 to \$100,000 \$10,000 to \$100,000	Yes (5 th year)	Yes (8 th year)
Deferred Plus	— 6 months to 17 years old — 18 to 70 years old — 71 to 80 years old	\$10,000 to \$25,000 \$10,000 to \$350,000 \$10,000 to \$150,000	Yes (5 th year)	Yes (8 th year)
Immediate Plus	— 6 months to 17 years old — 18 to 70 years old — 71 to 80 years old	\$10,000 to \$25,000 \$10,000 to \$500,000 \$10,000 to \$150,000	Yes (5 th year)	Yes (8 th year)
Term Insurance				
Coverage steps	Age at issue	T15, T20, T25 Term coverages	Renewal	Conversion
Guaranteed Access	N/A	N/A	N/A	N/A
Deferred	N/A	N/A	N/A	N/A
Deferred Plus	T15: 20 to 65 years old T20: 20 to 60 years old T25: 20 to 55 years old	\$10,000 to \$350,000	Yes	Yes
Immediate Plus	T15: 20 to 65 years old T20: 20 to 60 years old T25: 20 to 55 years old	\$10,000 to \$500,000	Yes	Yes
Death Benefit				
Guaranteed Access: Natural death or suicide: Return of premiums without interest during the first two years Accidental death: Face amount starting at issue	Deferred and Deferred Plus: Natural death: Return of premiums plus 3% (simple interest) during first two years Accidental death: Face amount starting at issue Suicide: Return of premiums without interest during first two years	Immediate Plus: Natural death: Face amount starting at issue Accidental death: Face amount starting at issue Suicide: Return of premiums without interest during first two years		

Policy fee per contract: \$60. Policy fees apply to the contract and not to permanent and/or term coverage.

For more details about Access Life, refer to the product guide available in the Advisor Centre Document Centre.

Quick Reference Guide

(Refer to insurability questionnaire for client full eligibility)

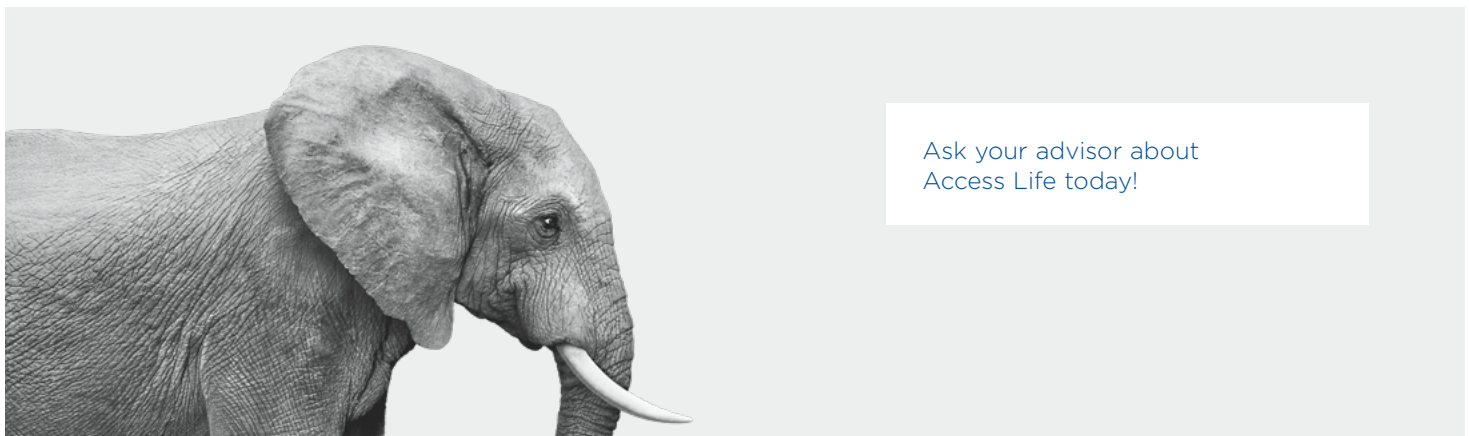
Medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
AIDS or HIV	✓	✗	✗	✗
Amputation following an illness	✓	✓	✓ Eligible if over 5 years	✓ Eligible if over 5 years
High cholesterol	✓	✓	✓	✓
Cirrhosis of the liver	✓	✓	✗	✗
Heart attack (Myocardial Infarction)/angina/cardiac bypass/angioplasty	✓	✓	✓ Eligible if over 3 years, based on conditions in question 3a of step 2	✓ Eligible if over 3 years, based on conditions in question 3a of step 2
Depression	✓	✓	✓ Eligible based on conditions in question 4a of step 2	✓ Eligible based on conditions in question 4a of step 2
Diabetes (adult)	✓	✓	✓ Eligible if no change in medication for 1 year	✓ Eligible if no change in medication for 1 year
In remission from cancer	✓	✓ Eligible if in remission for over 3 years	✓ Eligible if in remission for over 3 years	✓ Eligible if in remission for over 3 years
Epilepsy	✓	✓	✓	✓
Organ transplant	✓	✓	✓ Eligible if over 5 years or not awaiting	✓ Eligible if over 5 years or not awaiting
Hepatitis C or any chronic hepatitis	✓	✓	✗	✗
Kidney failure	✓	✓	✗	✗
High blood pressure	✓	✓	✓	✓
Medical conditions for children				
ADD/ADHD	✓	✓	✓	✓
Serious asthma	✓	✓	✓	✓
Congenital kidney malformation	✓	✓	✓	✓
Diabetes Type 1	✓	✗	✗	✗

✓ Eligible

✗ Denied

Non-medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
Treatment for alcohol or drug abuse	✓	✓	✓ Eligible for 5 years after treatment or joining a support group	✓ Eligible for 5 years after treatment or joining a support group
Poor driving record	✓	✓ Denied if impaired driving in the past 12 months or awaiting judgment for impaired driving	✓ Denied if impaired driving in the past 12 months or awaiting judgment for impaired driving	✓ Denied if impaired driving in the past 12 months or awaiting judgment for impaired driving
Declined in the past 2 years	✓	✓	✓	✓
Dangerous sports	✓	✓	✓	✓
Use of hard drugs	✓	✓ Eligible if usage has stopped for over 12 months	✓ Eligible if usage has stopped for over 12 months	✓ Eligible if usage has stopped for over 12 months
Travel to dangerous countries	✓	✓	✓	✓ Risk to be evaluated based on conditions in question 3a of step 3
Immigrants	✓	✓	✓	✓

- ✓ Eligible
- ✗ Denied



Ask your advisor about Access Life today!

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INVESTED IN YOU.