

iA Excellence Lifeline

INSURANCE



**A simpler way of getting life,
cancer and disability insurance**



**Everyone
needs a
lifeline.**



A vertical photograph on the left side of the page shows a person in a dark, textured winter coat hugging another person from behind. The background is a soft, out-of-focus landscape with a light blue sky and a hint of a horizon. The overall mood is warm and protective.

Insurance access for all

You already probably know the importance of life insurance – but you’re passing on getting it, because you think that your existing medical conditions make you too unhealthy, or because getting the approval you hoped for hasn’t been so easy.

Alternatively, it may be because you think that you aren’t insurable due to your age, or due to a job or a hobby that is considered risky or dangerous. Or you simply don’t have a lot of time to spend going through the traditional risk evaluation process – or worse yet, you are afraid of needles and don’t wish to undergo the blood draw that is required for the medical tests.

If this resonates with you, perhaps you didn’t know that coverage is within reach, thanks to **no-medical-exam life insurance from iA Excellence.**

Our complete and convenient solution

If one of the above statements fits your situation, maybe you’ve felt the same way about other types of coverage, such as accidental disability and cancer insurance. You know they are important, but you might have heard how difficult they could be to qualify for.

But the truth is – affordable insurance is readily available for you to be able to protect your family from sudden death, diagnosis of cancer, or accidental disability – all in one simple and convenient solution. There are no medical exams, doctor’s visits or lengthy phone interviews, so coverage can be obtained quickly and easily, while ensuring your privacy.

Whether you want your insurance to fill in some coverage gaps, or you are simply looking for a hassle-free insurance coverage, it is good to know that there are options available, even when traditionally underwritten coverage is no longer one of them.

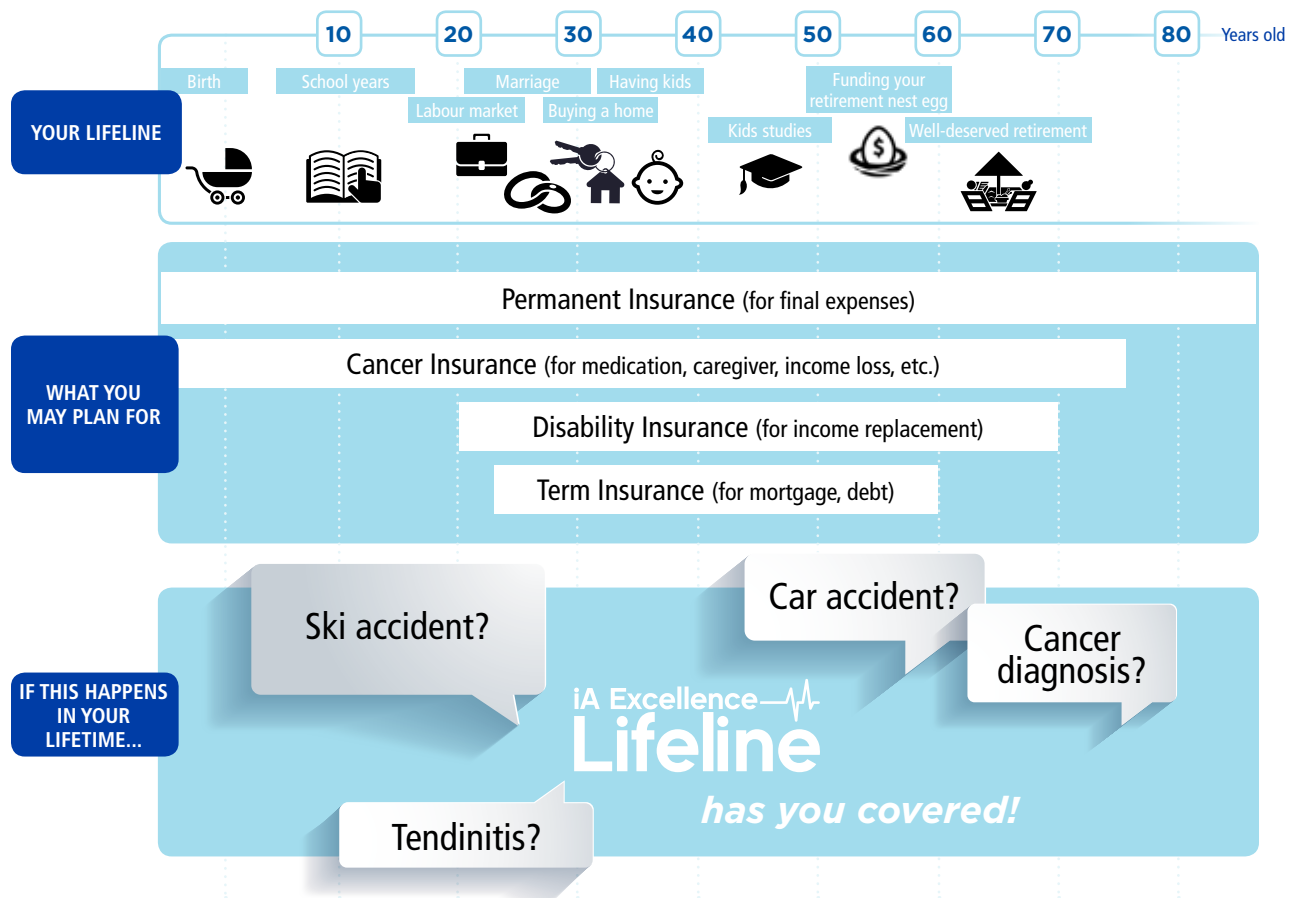
iA Excellence— Lifeline



Why we created iA Excellence Lifeline

iA Excellence **Lifeline** is designed to help provide for you and those you care about the most at any life-changing moment – an accident, injury or cancer diagnosis. When you purchase our complete solution, you have the assurance that you will be covered quickly after answering few simple questions. It's a coverage that is designed to help build a foundation for most of your insurance needs.

**Life is full of risks.
That is why you should get Lifeline.**





No medical exams or blood tests Just a few questions to answer Three products in one simple solution

Life insurance: Access Life

Take comfort in knowing that Access Life insurance can help you provide a foundation for those who depend on you financially or leave a monetary gift for someone special to you. Access Life offers quick, comprehensive life insurance coverage for anyone between six months and 80 years of age. Eligibility for the product is determined based on answers to questions specific to the client's medical condition. Regardless of the medical condition, ALL clients are eligible to our Guaranteed Access.

Access Life provides permanent and/or term coverage tailored to your needs. Permanent coverage is there to pay any outstanding debts or final expenses; renewable term covers your mortgage, extra financial needs while your children are young or any other necessary expenses.

Whether you choose permanent or term insurance, your premiums and coverage amount are guaranteed for the entire policy term.

Five reasons to purchase Access Life

- 1** — No medical exams or blood tests
- 2** — No nurse's visits to your home
- 3** — Quick and easy to qualify for
- 4** — Choice of term or permanent protection
- 5** — Your premium rates are guaranteed

Cancer insurance: CancerGuard

Cancer can be costly. If you are 65 years old or less : think about solidifying your insurance foundation with cancer insurance. If you are ever diagnosed with cancer, the last thing you're going to be thinking about is your finances. And according to statistics, chances are high that you will survive, but the recovery might erode your financial goals and plans and you might be back to square one.

Cancer can force you to dip into savings or retirement funds or liquidate other assets to complete treatment, pay for household expenses or cover the lack of income. Just the financial strain on a family can be great. No one should have to make those difficult choices.

Why cancer insurance?

1

If you are diagnosed with cancer and have to miss work due to the illness or treatments, your **average amount of lost wages** might come up to **\$17,729**.⁽¹⁾

2

Caregivers who are taking time off work to be with a loved one diagnosed with cancer can experience a **loss of 25% of their income**.

3

Cancer treatment drugs can easily reach **\$100,000 a year**, and even more for experimental treatments. In Canada, 20% of total drug expenditures are out-of-pocket.⁽²⁾

Accidental disability insurance: Acci-Jet Program

Disability can lead to big life changes. What would happen if an accident prevented you from working? If you are self-employed or working for a small business, would you be able to meet your financial obligations? It might be very tough on your finances and your savings. If you are employed, you might want to fill the gaps left by your group insurance.

Why disability insurance?

1

On average, **one in three people** will be disabled for 90 days or longer at least once before the age of 65.⁽³⁾

2

Acci-Jet protects your income **up to age 69**.

⁽¹⁾ "Estimating the National Wage Loss from Cancer in Canada." Current Oncology 17⁽²⁾: 40-49

⁽²⁾ Canadian Cancer Action Network, Issues of Access to Cancer Drugs in Canada, April 2008, 26

⁽³⁾ CLHIA, A guide to disability insurance.



Applying is simple

It's super-easy to apply. All you have to do is answer a few questions to qualify.

Contact your advisor now to find out how iA Excellence can provide the **lifeline** that you and your family need.

Your Lifeline coverage: Accessible, simple and convenient



Everyone needs a lifeline

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INVESTED IN YOU.

iA Excellence is a trademark and business name under which
The Excellence Life Insurance Company operates.