

Access Life

LIFE
INSURANCE



Product Summary



Access Life – Simplified Issue

Simplified issue life insurance products from iA Financial Group and iA Excellence may be combined with another simplified issue life insurance product already in force such as Access Life, Alternative, Perspective and Excel Life.

For each proposed insured, the total insured amount of all coverage cannot exceed \$500,000.

The insured 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	Cash value	Reduced paid-up insurance
Guaranteed Access	– 6 months to 17 years old	\$10,000	Yes (5 th year)	Yes (8 th year)
	– 18 to 50 years old	\$10,000 to \$50,000		
	– 51 to 80 years old	\$10,000 to \$25,000		
Deferred	– 6 months to 17 years old	\$10,000 to \$25,000	Yes (5 th year)	Yes (8 th year)
	– 18 to 70 years old	\$10,000 to \$100,000		
	– 71 to 80 years old	\$10,000 to \$100,000		
Deferred Plus	– 6 months to 17 years old	\$10,000 to \$25,000	Yes (5 th year)	Yes (8 th year)
	– 18 to 70 years old	\$10,000 to \$350,000		
	– 71 to 80 years old	\$10,000 to \$150,000		
Immediate Plus	– 6 months to 17 years old	\$10,000 to \$25,000	Yes (5 th year)	Yes (8 th year)
	– 18 to 70 years old	\$10,000 to \$500,000		
	– 71 to 80 years old	\$10,000 to \$150,000		
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	\$10,000 to \$350,000	Yes	Yes
	T20: 20 to 60 years old			
	T25: 20 to 55 years old			
Immediate Plus	T15: 20 to 65 years old	\$10,000 to \$500,000	Yes	Yes
	T20: 20 to 60 years old			
	T25: 20 to 55 years old			
Death Benefit				
Guaranteed Access: Natural death or suicide: Return of premiums without interest during the first two years Accidental death: Insured amount starting at issue		Deferred and Deferred Plus: Natural death: Return of premiums plus 3% (simple interest) during the first two years Accidental death: Insured amount starting at issue Suicide: Return of premiums without interest during the first two years		Immediate Plus: Natural death: Insured amount starting at issue Accidental death: Insured amount starting at issue Suicide: Return of premiums without interest during the first two years

Policy fee per contract: \$60. Policy fees apply to the contract, even if multiple coverages are chosen.

For more details about Access Life, refer to the product guide available on Assure&go or on our website at iaexcellence.com.

Quick Reference Guide

(Refer to the insurability questionnaire for client's 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 5 years, based on conditions in question 1a of step 3
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 5 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	✓	✓	✓	✓
Type 1 diabetes	✓	✗	✗	✗

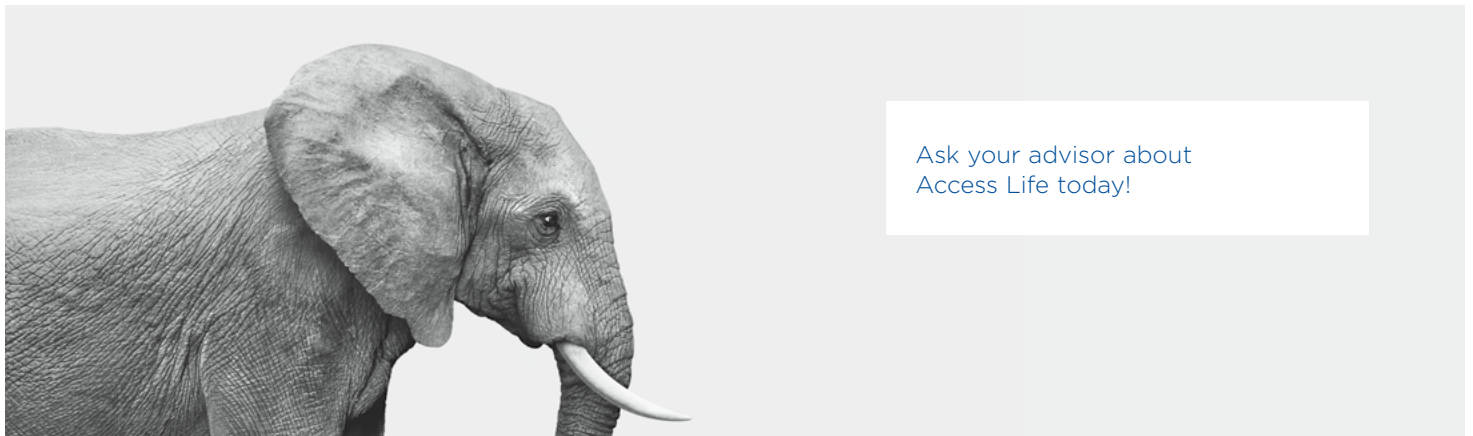
✓ Eligible

✗ Denied

Non-medical conditions	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
Treatment for alcohol or drug abuse	✓	✓	✓ Eligible for 5 years after treatment or when joining a support group	✓ Eligible for 5 years after treatment or when 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



INVESTED IN YOU.

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