

Transition

GIVE YOURSELF THE FREEDOM TO STAY WITH YOUR CHILD

Coping with illness

A critical illness diagnosis is overwhelming at any age, and no parent wants to imagine that their child could suffer from such an illness. But if it happened to your child, would you have the financial means to take unpaid leave to support them and stay by their side for as long as necessary? Rest assured, Transition is designed for you!

We're here so you can take care of your child

Transition critical illness insurance provides financial assistance that's easy to apply for, and that helps you focus on your child, if the worst should happen.

Getting started early pays off!

Insurance premiums for children are fixed and very low and the coverage extends into adulthood, which is a great advantage for them.



Olivia, 5 years old, was just diagnosed with chronic leukemia. Her mother immediately quit her job to be with her and take care of her.

Fortunately, critical illness insurance taken out for Olivia when she was two years old allowed her mother to replace her lost income, to cover unexpected expenses for medical treatments not covered by their public health plan and to get help with household chores.

Today, Olivia is doing much better, and the future looks brighter for her whole family.

What is critical illness insurance for?

The answer is clear: it gives you the financial freedom to drop everything to stay by your child's side.

Because the benefit is paid in a lump sum and is **not taxable**, you can decide the best way to use this financial assistance:

- **Cover your lost income** for the time you need
- **Hire temporary help for your other children** at home, cover unexpected childcare costs, and get home support
- **Cover expenses if your child needs care at a specialized hospital** away from home, such as travel expenses, accommodation and restaurants.
- **Pay for private psychotherapy** for yourself or your family members
- **Ensure your financial obligations are covered**, such as your mortgage payment

It's simple, you can use the lump-sum payment however you want!

Give yourself peace of mind – get a medical second opinion

A critical illness diagnosis can have major implications for you and your loved ones. When you purchase Transition coverage, you also get unlimited access to the MediGuide Medical Second Opinion service at no additional charge.

This service gives you access to a group of expert physicians who can confirm the initial diagnosis and recommend the treatment plan best adapted to your situation – a reassuring second opinion.

Get expert advice

Find out more today – talk to your iA Financial Group financial advisor, who can help you find the best solution for your situation.

IMPORTANT:

To be eligible for payment of the face amount, Olivia's cancer diagnosis must be consistent with the definition provided in the policy. This definition may include certain exclusions and limitations. It is important to be aware of these.

INVESTED IN YOU.

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