

Transition

KEEP YOUR RETIREMENT SAVINGS INTACT AND PROTECT YOUR INVESTMENTS

Coping with illness

Over the years, you may have seen someone close to you suffer from a critical illness. When this happens, you see how an illness can be devastating for the person suffering and their family, emotionally as well as financially. Nothing can truly prepare you for the tsunami that comes with an illness, upending short- and long-term plans. Rest assured, Transition is designed for you!

We're here so you can take care of yourself

Transition critical illness insurance provides financial assistance that's easy to apply for, and that helps you focus on recovery, without having to worry about your finances.

Protect your retirement savings

Without financial help, you might have to use your retirement savings to help cover unexpected costs associated with your treatment and recovery.



Mark is 52 years old. He has been contributing to his RRSP since he was 28. Mark was just diagnosed with an invasive lung cancer.

Without his critical illness coverage, he would have had to spend over \$40,000 of his RRSP.

He would have to delay his retirement by several years and postpone his plans for some renovations his house needs.

What is critical illness insurance for?

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

- **Keep your retirement savings intact** and protect your investments
- **Extend your leave** in order to take the rest you need for your recovery
- **Cover your partner's temporary loss of income** to compensate for the time spent with you
- **Hire services to help you at home** with your responsibilities
- **Cover the cost of medications or treatments** that are not covered by your government plan
- **Make payments towards your mortgage** or other debts.

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, Mark's cancer diagnosis must be consistent with the definition provided in the policy. This definition may include certain exclusions or limitations. It is important to be aware of these.



INVESTED IN YOU.

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