

Product Summary

A Genesis Universal Life insurance policy is an indispensable financial tool for clients seeking flexible coverage combined with incomparable savings advantages.

Genesis offers a wide range of affordable insurance options and allows your clients to accumulate large amounts within a tax shelter. In addition, Genesis Universal Life offers several

distinct advantages in comparison to traditional non-registered investments such as GICs or investment funds.

By combining flexibility with security, Genesis is a financial product that adapts perfectly to your clients' needs throughout their lives.

Cost of insurance (guaranteed)	Age at issue
Level, YRT	age 0 to 85
Level with Option 10	age 0 to 80
Level with Option 15	age 0 to 70
Level with Option 20	age 0 to 60

Level COI
Guaranteed 10-15-20 pay options with guaranteed surrender values
No surrender charges on level cost of insurance

YRT COI
YRT COI paid-up at age 90
YRT COI scale is advantageous and avoid lapsing
YRT is very flexible
YRT COI: Surrender charges for 10 years

Death benefit (basic coverage)
Face amount only
Face amount + Funds

Guarantee at death
Index accounts are protected by a guarantee at death of between 75% and 100% of the premiums invested, based on the insured's age when the contract is issued.

Investment options
Guaranteed interest accounts
5-year average account
Fixed-term accounts (1 to 5 years and 10 years)
Index accounts
A wide range of index accounts, divided in three categories:
Market index accounts
These index accounts aim to reproduce the performance of known reference indexes.
Diversified strategy accounts
These index accounts are designed to answer clients' needs for financial diversification by offering a target asset allocation (market indices) that is rebalanced monthly to maintain the desired distribution.
Active management accounts
These index accounts aim to outperform reference indexes.

Investment bonus

As of the first year, an investment bonus of 0.75% is paid on all index accounts available, excluding the Money Market account, regardless of its performance during the year.

Premiums and costs of insurance by band

YRT, Level

Band 1	\$25,000 to \$49,999
Band 2	\$50,000 to \$99,999
Band 3	\$100,000 to \$199,999
Band 4	\$200,000 to \$499,999
Band 5	\$500,000 to \$999,999
Band 6	\$1,000,000 and over

Joint insurance (2 to 5 insureds)

	2 insureds	3 to 5 insureds
First-to-die	✓	✓
Last-to-die	✓	✓
Last-to-die, paid-up on the first death	✓	

Additional benefits

- Term Life Insurance
- Disability Credit
- Critical Illness
- Child Critical Illness
- Hospitalization
- Hospitalization and Home Health Care
- Supplementary Income (SI)
- Child Module
- Child Plus Module
- Paramedical care in the event of an accident
- AD, AD&D, AF, GI, CID, CAD, CADE



Surrender charges

Level COI: none

YRT costs: 10 years

Annual policy fees

None

Other features

- Partial withdrawals and policy loans
- Tax-free disability benefit up to 100% of the surrender value
- Shuttle fund
- Automatic enhancement of the face amount

For more information, consult the Genesis product guide available in the Advisor Centre.

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