

## LIVING BENEFITS

### DISABILITY INSURANCE

#### ACCI-JET PROGRAM

#### Assure@go™

##### At a glance

- Simplified issue income protection no medical exam required, for accidents or soft tissue injuries
- Monthly amount of \$500 to \$6,000
- Duration of benefits: 2 years, 5 years or until age 70
- Non-integrated benefits for the first \$1,000
- Business overhead expenses available

##### Features

##### Benefits included at no additional cost:

- Rehabilitation program
- Extension at age 70
- Waiver of premiums
- Maintenance of coverage when full-time work ceases

##### Optional coverage can be added:

- Disability in the event of illness
- Partial disability
- Extension of the “regular occupation” period
- Return of premiums

#### SUPERIOR PROGRAM

#### Assure@go™

##### At a glance

- Income protection in case of disability for accident or illness
- Monthly amount of \$500 to \$10,000
- Duration of benefits: 2 years, 5 years or until age 65
- Choice of integrated or non-integrated benefits for the first \$1,200
- Business overhead expenses available

##### Features

##### Benefits included at no additional cost:

- Rehabilitation program
- Extension at age 65
- Waiver of premiums
- Maintenance of coverage when full-time work ceases
- Death benefit
- And more

##### Optional coverage can be added:

- Expanded definition for seasonal or contractual workers
- Partial disability
- Extension of the “regular occupation” period
- Retroactive benefit
- Indexation of disability benefits
- Return of premiums

### CREDITOR INSURANCE

#### UNIVERSAL LOAN INSURANCE

#### Assure@go™

##### At a glance

- Disability coverage for all loans (mortgage, line of credit, rent, car, etc.)
- Monthly amount of \$300 to \$5,000
- Duration of benefits: 2 years, 5 years or until age 65
- Non-integrated benefits

##### Features

##### Benefits included at no additional cost:

- Gradual return to work
- Extension at age 65
- Waiver of premiums
- Maintenance of coverage when full-time work ceases
- Reinstatement of benefits

##### Optional coverage can be added:

- Expanded definition for seasonal or contractual workers
- Partial disability
- Extension of the “regular occupation” period
- Return of premiums
- Coverage for a spouse without remunerative work

## SAVINGS AND RETIREMENT

The IAG Savings and Retirement Plan (IAG SRP) has a wide range of segregated funds and other products designed to meet the needs of every type of investor.

The IAG SRP policy can be registered as any of the following:  
RRSP; LIRA; Locked-in RRSP; RRF; LIF; TFSA; FHSA Non-registered plan

##### It offers a variety of investment options:

- Segregated funds
- Guaranteed interest funds
- High interest savings account
- Daily Interest Fund+
- Retirement income

##### The full lineup of segregated funds includes:

- Turnkey managed solutions to make your life easier
  - Focus Funds, Selection Funds, Diversified Funds, Global Asset Allocation Funds, SRI (Inhance) Funds and Indexia Funds (a global index solution)
- Funds managed internally by a team of experienced managers
- Funds managed externally by well-regarded firms and managers
  - Fidelity Investment, Dynamic Funds, Loomis Sayles, PIMCO and others

Once your clients hit the eligibility threshold for Prestige (either individually or as a group), they enjoy reduced management fees.

They also have access to investment strategies such as pre-authorized debit (PAD) or dollar cost averaging (DCA), as well as the option to take advantage of RRSP and investment loans.

##### Sales charge options

- No load
  - Charge back 3 years (CB3)
  - Charge back 5 years (CB5)
- Front-End Load (FEL)
- F-Class

### Segregated funds

Since 2016, iA Financial Group has ranked first in net segregated fund sales in Canada.

- The advantages of segregated funds, paired with your valuable advice, provide peace of mind and ensure the growth of your clients’ estates.
- Capital protection upon maturity or death
- Protection of investment gains through resets\*
- Possibility of avoiding probate fees\*\*
- Quick settlement in case of death
- Possible creditor protection\*\*\*
- Simplicity in tax reporting
- Possibility of receiving a lifetime guaranteed income

\* Available in 75/100, 100/100 and FORLIFE series of the IAG Savings and Retirement Plan.  
\*\* Probate fees may vary according to each client’s personal situation and province of residence.  
\*\*\* Certain conditions apply.

### Classic Series 75/75

- Wide range of segregated funds
- Guarantee at maturity: 75%
- Guarantee at death: 75%
- Competitive MERs (comparable to mutual funds)

### Series 75/100

- Access to the same funds as the series 75/75
- Guarantee at maturity: 75%
- Guarantee at death: 100% for deposits made before age 85
- Annual resets of the guarantee at death available until age 85

### Prestige grouping

- Grouping the assets of one family living at the same address in order to:
  - Reach the eligibility threshold of \$300,000
  - Take advantage of reduced management fees for the Classic Series 75/75 and 75/100
  - Share this benefit with extended family

### Ecoflex Series 100/100

- Guarantee at maturity: 100%
- Guarantee at death: 100%
- Four discretionary resets per year
- Resets of the guarantee at death available until age 80

### FORLIFE Series

- Provides clients with a source of stable lifetime guaranteed income as well as access to the market value of their investments
- Ensures estate protection in case of death
- Allows clients to grow their savings while benefiting from protection for their retirement income against market downturns

### Guaranteed interest funds

- Fixed, guaranteed interest rate for 1 month, 1 to 5 year and 10 year terms
- Five-year progressive rate fund
- Guaranteed capital: 100%
- Redeemable at any time

### High Interest Savings Account

- No fees, no minimum investment
- High interest earned on every dollar invested
- Guaranteed capital: 100%
- Withdrawals at any time, without penalty

### EDUCATION SAVINGS

- Eligible for government grants
- RESP loans available
- Mutual fund sales licence not required

### My Education+

- Family or individual plan
- No subscription fees
- Guarantee at maturity and at death: 75%
- Flexible contributions
- Access to all Classic Series 75/75 funds
- High-interest savings account
- Access to Prestige preferential pricing (eligible clients)

### ANNUITIES

Two types of annuities based on your clients’ needs:

#### Life annuity

- Guaranteed income until death or
- Guaranteed income for a set period

#### Enhanced annuity

For your clients with shortened life expectancy due to a health condition, this annuity can be a beneficial option by providing annuity payments that are higher than normal.



INSURANCE



SAVINGS

# PRODUCT OVERVIEW

We offer the individual savings and insurance products and benefits that your clients really need.



iA Travel Insurance is offered in partnership with TuGo.

##### At a glance

- Protection for Canadians who travel or foreign students living in Canada
- 24/7 multilingual emergency assistance offered by TuGo
- No medical questions for travellers between 0 and 59 years of age
- Simplified medical questionnaire for travellers age 60 and older

##### Features

##### Offers numerous protections and options:

- Emergency medical insurance (single trip or multiple trips)
- Coverage for preexisting conditions
- Trip cancellation and interruption insurance
- Accidental death and dismemberment insurance
- Baggage and rental car insurance
- Coverage for contact, adventure and extreme sports

### TRAVEL INSURANCE

#### iA TRAVEL INSURANCE

### INVESTED IN YOU.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

1-844-442-4636

ia.ca

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## LIFE INSURANCE

### TERM AND WHOLE LIFE INSURANCE

### UNIVERSAL LIFE INSURANCE

### SPECIALIZED LIFE INSURANCE

### PARTICIPATING LIFE INSURANCE

### SIMPLIFIED LIFE INSURANCE

## LIVING BENEFITS

### CRITICAL ILLNESS INSURANCE

### ACCIDENT INSURANCE

#### TERM

#### T10 (R&C), T20 (R&C) Pick-A-Term (T10 to T40)

#### At a glance

- Level, guaranteed premiums
- Joint first-to-die insurance – up to 5 lives
- Smoker and non-smoker rates
- Conversion privilege

#### T10 (R&C), T20 (R&C)

- Preferential pricing for coverage over \$2,000,000
- Level-cost renewal

#### Pick-A-Term (T10 to T40)

- Level or decreasing face amount (mortgage market)
- Preferential pricing for coverage over \$2,000,000
- Renewal at YRT costs

#### WHOLE LIFE

#### L10, L20, L65, L100, T100 Child Life & Health Duo Life & Serenity 65

#### At a glance

- Level, guaranteed premiums
- Joint first-to-die insurance – up to 5 lives
- Smoker and non-smoker rates
- Conversion privilege

#### L10, L20, L65, L100, T100

- Guaranteed surrender value and paid-up insurance from the 11th year
- Guaranteed insurability included when the insured is between the ages of 0 and 20

#### Child Life & Health Duo

- Hybrid coverage (life and critical illness insurance)
- Guaranteed insurability included

#### Life & Serenity 65

- Hybrid coverage (life and loss of independent existence insurance)
- Insureds can receive up to 125% of their face value
- Waiver of premiums from time of diagnosis

#### GENESIS

#### At a glance

- Partial withdrawal or policy loan possible
- One insured per policy (joint last-to-die insurance – maximum 2 lives)
- Types of death benefit:

- Face amount only
- Face amount + Fund
- Face amount + Fund with wealth maximiser option

- No policy fees

#### Features

- 0.75% Investment Bonus paid from year 2
- Disability benefits up to 100% of the cash surrender value, non-taxable

#### Level costs

- Guaranteed quick payment options (10, 15, 20 years)
- Guaranteed surrender value
- No surrender charges on level insurance costs

#### YRT

- Insurance costs paid up at age 90
- Attractive cost structure to keep the policy in force
- Exceptional flexibility and high accumulation
- Surrender charges over 10 years

#### LEGACY

#### At a glance

- Level, guaranteed premiums up to 100 years
- Strong and guaranteed surrender values (accumulation from issuance)

- One insured per policy (joint last-to-die insurance – maximum 2 lives)

- Face amount + fund only
- No policy fees or surrender charges
- Coverage level from \$1M

#### Features

- Bonus awarded annually, corresponding to the excess of the declared rate versus the threshold multiplied by the values specified in the contract

- Face amount increases through the purchase of additional paid-up insurance
- Disability benefits up to 100% of the cash surrender value, non-taxable
- Partial withdrawal or policy loan possible

#### iA PAR

#### iA PAR Estate and iA PAR Wealth

#### At a glance

- Life insurance coverage payable over 10 years, 20 years, or up to 100 years
- Joint last-to-die coverage – maximum 2 insureds
- Disability benefits up to 100% of the surrender value of the paid-up insurance, coverage non-taxable
- Coverage levels from \$25,000 to \$25,000,000
- No policy fees

#### Features

- Guaranteed surrender value available starting the 5th year for the Estate version and starting the 1st year for the Wealth version
- Paid-up insurance coverage purchased with annual dividends or the Additional deposit option
- Cash advance on the policy or automatic policy loan

#### 4 dividend options

- Paid-up additions
- Annual premium reduction
- Payable in cash
- Deposit with interest

#### ACCESS LIFE

#### Permanent (L100) and term (T15, T20, T25) R&C coverage

#### At a glance

- Simplified issue life insurance with no medical exam
- Coverage that can be permanent, temporary or a combination of the two
- Coverage levels from \$10,000 to \$500,000
- Smoker and non-smoker rates
- Conversion privilege

#### Features

- Three-step questionnaire for the same product – more benefits are offered at each step
- Policy fees per contract not per protection
- L100: cash surrender value and paid-up insurance from the 8th year
- No denials – access is guaranteed
- No waiting period for Immediate +
- 2-year waiting period for Deferred and Deferred +

#### TRANSITION

#### T10, T20, T25, T75, T100, T100 10-year or 20-year payment

#### At a glance

- Transition – 25 illnesses: level face amount
- Transition – 4 illnesses: level or decreasing to 50%
- Coverage levels from \$10,000 to \$3,000,000
- Unlimited access to the MediGuide Medical Second Opinion service
- Conversion privilege

#### Features

- Fast and easy underwriting with Transition – 4 illnesses: 8 simple questions
- Return of premiums riders (RPD, FRP15, FRP20 and FRP65)
- 5 juvenile illnesses automatically added for children

#### Prevention + benefit

- Coverage for 7 non-life-threatening illnesses
- 15% of the face amount to a maximum of \$50,000
- Can be paid out up to 4 times

#### CANCER GUARD

#### T10, T20, up to age 75



#### At a glance

- Simplified issue coverage for cancer and critical illness
- Benefits payable from diagnosis
- Coverage levels from \$5,000 to \$150,000
- Unlimited access to the MediGuide Medical Second Opinion service
- No medical exam

#### Features

- 3 premium levels depending on health
- 3 optional coverages can be added (Prevention, critical illness and return of premiums)
- Renewable contract without proof of insurability at the end of 10- and 20-year terms

#### ACCI 7 PLUS



#### At a glance

- Simplified issue accident insurance
- \$7/unit per month
- Equal premiums for all, regardless of age or gender
- Guaranteed payment for 7 days (except for hospital benefit in case of illness)
- No policy fees

#### Features

#### Independent selection of 5 riders that can be purchased together or separately

- Disability insurance in case of accident
- Accidental death, dismemberment or loss of use
- Accidental fracture
- Extended medical care further to an accident
- Hospital benefit in case of accident or in case of accident or illness

# EVO

#### Experience driven

Your innovative technological insurance and savings product platform that offers a simplified experience adapted to your reality



## REGIONAL OFFICES

#### Quebec City

1080 Grande Allée Ouest  
PO Box 1907, Station Terminus  
Quebec City, QC G1K 7M3

Insurance and savings:  
1-800-463-6236, ext. 107358

#### Atlantic provinces

200 Champlain Street  
Suite 260  
Dieppe, NB  
E1A 1P1

Insurance and savings:  
506-855-7530

#### Ontario

522 University Avenue  
Toronto, ON  
M5G 1Y7

Insurance and savings:  
1-800-268-8882

#### British Columbia

988 West Broadway  
Suite 400, PO Box 5900  
Vancouver, BC  
V6B 5H6

Insurance: 604-737-9206  
Savings: 604-737-9110

#### Alberta

1414 8 Street SW  
Suite 310  
Calgary, AB T2R 1J6

Insurance: 1-877-656-9817  
Savings: 403-850-0375

#### Manitoba

2201 Portage Avenue  
Suite 910  
Winnipeg, MB  
R3B 3K6

Insurance and savings:  
1 800 268-4886

## RIDERS AND ADDITIONAL COVERAGE

#### RIDERS

- Term Life Insurance
- Hospitalization
- Hospitalization and Home Care
- Critical Illness
- Child Critical Illness
- Child Module
- Child Module Plus
- Supplementary Income
- Paramedical Care in the Event of an Accident

#### ADDITIONAL COVERAGE

- Contribution in the Event of the Applicant's Disability
- Contribution in the Event of the Insured's Disability
- Contribution in the Event of the Applicant's Death
- Accidental Death
- Accidental Death and Dismemberment
- Waiver of Premiums in the Event of the Applicant's Disability
- Waiver of Premiums in the Event of the Insured's Disability
- Waiver of Premiums in the Event of the Applicant's Death
- Accidental Fracture
- Guaranteed Insurability

#### DISABILITY CREDIT RIDER

- Monthly minimum of 1.5% of the insured loan amount up to \$3,500
- Duration of benefits: 2 years, 5 years or until age 65
- Duration of benefits: 2 years or until age 65
- Non-integrated benefits
- Proof of loan required for a claim