

LIVING BENEFITS

DISABILITY INSURANCE

ACCI-JET PROGRAM



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



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



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; RRIF; LIF; TFSA; 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)
- Deferred Sales Charge (DSC)
- Front-End Load (FEL)
- F-Class

SAVINGS AND RETIREMENT

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 PRODUCTS

- Eligible for government grants
- RESP loans available
- Choice of two products
- 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)

Diploma

- Individual plan
- Guarantee at maturity and at death: 100%
- Minimum PAD agreement of \$25/month
- Bonus of up to 15% of contributions made*
- 2 types of funds are available

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.

*If the monthly commitment is respected



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

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

F13-511A(22-05) / ACC



LIFE INSURANCE

TERM AND WHOLE LIFE 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

UNIVERSAL LIFE INSURANCE

EQUIBUILD

At a glance

- Level, guaranteed premiums
- 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

Features

- EquiBuild Bonus awarded annually and calculated based on the guaranteed surrender value
- Face amount increases through the purchase of additional paid-up insurance
- Disability benefits up to 100% of the cash surrender value, non-taxable
- 15-year payment option
- Integrated Coverage (IC) – Additional coverage option integrated into the basic coverage

GENESIS

At a glance

- Partial withdrawal or policy loan possible
- Disability benefits up to 100% of the cash surrender value, non-taxable
- 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

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

SIMPLIFIED LIFE INSURANCE

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 +

PARTICIPATING LIFE INSURANCE

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 \$10,000,000
- 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

LIVING BENEFITS

CRITICAL ILLNESS INSURANCE

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

ACCIDENT INSURANCE

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

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

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