

## Additional Benefits

## SUMMARY TABLE

Riders and Additional Benefits

	Contribution in the Event of the Applicant's Disability (CAD), Insured's Disability (CID), Applicant's Death (CADE)	Contribution in the Event of the Applicant's Disability (CAD), Insured's Disability (CID), Applicant's Death (CADE)	Guaranteed Insurability (GI)	Accidental Fracture (AF)	Accidental Death	Accidental Death and Dismemberment (AD&D)
<b>Description of the protection</b>	Under this benefit, in the event of the applicant's disability <sup>(1)</sup> (CAD), or the insured's disability (CID), the Company <sup>(1)</sup> makes a monthly contribution to the accumulation fund if the disability occurs before age 60 and lasts for more than six months.  In the event of the applicant's death (CADE), the Company makes the monthly contribution to the accumulation fund when death occurs before age 65.	WPDis and WPIDis provide for the waiver of premium payments if the applicant or the insured becomes totally disabled <sup>(2)</sup> before age 60 and if this disability lasts for more than six months.  This benefit (WPD) provides for the waiver of the insured's (or insureds') premium payments if the applicant dies before age 65.	This benefit offers the possibility of subscribing to an additional amount of insurance on the life of the insured, without evidence of insurability.  The new coverage must be a permanent life insurance coverage.	The accidental fracture benefit provides for the payment of a benefit if the insured suffers a bone fracture resulting from accidental causes.	This benefit provides for the payment of an additional amount (selected when the benefit was issued), if death results from accidental causes and occurs within 365 days following the date of the accident.	In case of accidental death, provides for the payment of an additional benefit chosen at issue.  In the case of dismemberment or of loss of use of a limb, provides for the payment of a percentage of the amount of coverage chosen at issue, depending upon the loss incurred.
<b>Age at issue</b>	18 – 55 years	18 – 55 years	0 – 50 years	0 – 60 years	0 – 60 years	0 – 60 years
<b>Underwriting</b>	Premium dependent on age, gender, amount of contribution and duration of premium payments	Premium dependent on age, gender, amount of contribution and duration of premium payments	Premium dependent on age and duration of premium payments regardless of gender and tobacco use	Fixed premium dependent on duration of premium payments, regardless of age, gender or tobacco use	Premium dependent on age and duration of premium payments regardless of gender and tobacco use	Premium dependent on age and duration of premium payments regardless of gender and tobacco use
<b>Maximum coverage</b>	The maximum contribution cannot exceed 200% of the minimum premium.	Amount of the life and disability insurance premium	Twice the face amount up to \$100,000 per underwriting right	Between \$500 and \$10,000, depending on fracture type	The lesser of: — 0 – 25 years: \$150,000 — 26 – 60 years: \$250,000 — Initial face amount	The lesser of: — 0 – 25 years: \$150,000 — 26 – 60 years: \$250,000 — Initial face amount
<b>Benefit payment</b>	Waiting period: six months (retroactive to the starting date of the disability)  In the event of death, the first payment is made on the monthly policy anniversary that follows the date of death.	Waiting period: Six months (retroactive to the starting date of the disability)  The waiver will continue for the duration of the premium payments of the total insurance or until the end of the disability.	N/A	The diagnosis must be established within 30 days. The request must be submitted within 90 days.	On the death of the insured	At death or on loss of use of a limb
<b>Coverage period</b>	To age 100	Premiums payment period	To age 59	To age 70	To age 70	To age 70
<b>Special features</b>	The CID benefit applies only in cases where the applicant is a company.	The WPIDis benefit applies only where the applicant is a company and there is only one insured.	The insured benefits from six underwriting rights that apply every three years or in the following situations: obtaining a diploma, marriage, birth or adoption, for a maximum amount of \$500,000.	— In the event of multiple fractures, the highest benefit will be paid. — If the benefit is payable under an accidental dismemberment benefit (AD&D), only the highest benefit will be paid.	None	None
<b>Availability</b>	Genesis, Legacy	Term & Whole Life Insurance, Transition, iA PAR Estate & Wealth <sup>(3)</sup>	Genesis, Term & Whole Life Insurance	Genesis, Term & Whole Life Insurance, Transition, iA PAR Estate & Wealth	Genesis, Term & Whole Life Insurance, iA PAR Estate & Wealth	Genesis, Term & Whole Life Insurance, iA PAR Estate & Wealth



<sup>(1)</sup> In this document, "the Company" refers to iA Financial Group.

<sup>(2)</sup> Disability: For the first 24 months, disability means total inability to perform the essential duties of the insured's occupation. Subsequently, it is the total inability to carry out **any** occupation for which the insured is reasonably qualified. (See complete definition in the Product Guide.)

<sup>(3)</sup> iA Participating Life Insurance

In case of discrepancy between this present document and the contract, the contract prevails.

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# Riders

## Summary Table

### Riders and Additional Benefits

This table is a summary of the riders and additional benefits available on life insurance contracts. Please refer to the Riders and Additional Benefits Product Guide for all details on these complementary benefits.



	Hospitalization	Hospitalization & Home Health Care	Paramedical Care in Case of An Accident	Child Module	Child Module PLUS	Critical Illness	Child Critical Illness Transition Child	Disability Credit	Supplementary Income (SI)
<b>Description of the protection</b>	Offers the insured a lump-sum amount for each day of hospitalization following an accident or illness	Offers the same benefits as "Hospitalization" + various amounts for care and other expenses incurred following a hospitalization	A number of benefits to cover various hospital and paramedical fees following an accident suffered by the insured	For each existing and future child, this benefit provides for a standard amount of term insurance until age 25 for the child or age 65 for the parent or insured to whom the module is attached.	This benefit contains the same term life insurance as the Child Module. The life insurance also comes with an accidental fracture benefit that corresponds to 50% of the individual accidental fracture benefit.	Coverage that guarantees the payment of a lump-sum amount on the diagnosis of one of the illnesses or medical conditions covered by the contract.	For each existing and future child, the CI protection guarantees the payment of a lump-sum amount on the diagnosis of one of the covered illnesses or one of the medical conditions (provided by the coverage).	Provides for the payment of a sum, determined when the contract is established, in the event the insured is unable to carry out the functions of his primary employment for several months. During the first 24 months, disability is defined in relation to the insured's primary employment.	Disability insurance <sup>(4)</sup> coverage that provides for the payment of a monthly benefit in the event of total disability following an accident or illness
<b>Age at issue</b>	0 – 65 years	16 – 65 years	15 days – 65 years	— Insured: 15 – 50 years — Children: 0 – 20 years	— Insured: 15 – 50 years — Children: 0 – 20 years	— T10: 0 – 64 years — T20: 0 – 54 years — T25: 0 – 49 years — T75: 0 – 65 years — T100: 0 – 65 years — T100 – 20-year Payment: 0 – 50 years	— Insured: 15 – 50 years — Children: 0 – 20 years	18 – 59 years	18 – 60 years
<b>Underwriting</b>	Premium dependent on age and amount of coverage	Premium dependent on age and amount of coverage	Premium dependent on age	Premium dependent on amount of coverage	Premium dependent on amount of coverage	Premium dependent on age, gender and tobacco use	Premium dependent on amount of coverage	Premium dependent on age, gender and tobacco use	Premium dependent on age, gender and tobacco use
<b>Minimum coverage</b>	\$50/daily benefit	Health care: \$25/day	Pay bills	\$10,000	\$10,000	\$10,000	\$2,000	\$300/month	\$100/month
<b>Maximum coverage</b>	\$200/daily benefit	Health care: \$80/day	Depends on the nature of the expense	\$50,000	\$50,000	\$3,000,000	\$20,000	\$3,500/month	The lesser of: \$2,000 or 70% of gross salary or \$20 per \$1,000 of face amount
<b>Benefit payment</b>	Maximum duration of 36 months per hospitalization	Maximum duration of the coverage: 21 days	During the 104 weeks following the accident	On the death of the child	— On the death of the child — In the event of a covered fracture	The insured must be alive when the diagnosis is made. For certain illnesses, the insured must survive at least 30 days after the diagnosis.	The insured must be alive when the diagnosis is made. For certain illnesses, the insured must survive at least 30 days after the diagnosis.	According to the duration of premiums: — Two years or five years: Maximum of 60 monthly payments — Up to age 65: until the insured's 65th birthday	— Two years (before age 65) or — To age 65 — Elimination period: one month — Waiting period: two months after elimination (retroactive)
<b>Coverage period</b>	To age 80	To age 80	To age 75	To age 25	To age 25	Dependent on coverage chosen: — 10 years — 20 years — 25 years — To age 75 — To age 100	To age 25	Until the insured's 65th birthday	To age 65
<b>Special features</b>	— \$200 for ambulance transportation — If hospitalization in intensive care: five times the daily benefit — If hospitalization outside the province: twice the daily benefit — Up to \$1,000 for moving expenses (long-term care)	— Transportation: maximum \$30/day — Medical supplies: \$150	— Adaptation of the home and/or car Maximum: \$25,000	— Convertible at age 25: up to five times the initial amount or max. of \$250,000	— Convertible at age 25: up to five times the initial amount or max. of \$250,000 — Coverage in the event of accidental fracture offering 50% of the benefits available in the individual AF benefit	— Prevention + Benefit — Protection for 5 juvenile illnesses in addition to the 25 covered illnesses — MediGuide providing unlimited access to a second medical opinion service — Conversion privilege for T10, T20 and T25 protections	— Protection for six juvenile illnesses and the 25 covered medical conditions — Conversion privilege at age 25 — Prevention + Benefit	— No integration of benefits — Relapses covered — Proof of loan at time of claim request and not at issue	Integrated benefit
<b>Availability</b>	Genesis, Term & Whole Life Insurance, Transition	Genesis, Term & Whole Life Insurance, Transition	Genesis, Term & Whole Life Insurance, Transition	Genesis, Term & Whole Life Insurance, iA PAR Estate & Wealth	Genesis, Term & Whole Life Insurance, iA PAR Estate & Wealth	Genesis, Term & Whole Life Insurance, iA PAR Estate & Wealth	Genesis, Term & Whole Life Insurance, Transition, iA PAR Estate & Wealth	Genesis, Term & Whole Life Insurance, iA PAR Estate & Wealth	Genesis, Term & Whole Life Insurance, Transition

(4) Disability – For the first 24 months, disability means total inability to perform the essential duties of the insured's occupation. Subsequently, it is the total inability to carry out any occupation for which the insured is reasonably qualified. (See complete definition in the Product Guide.)