



LIFE INSURANCE



Sales document

Traditional Insurance

Pick-A-Term

Child Coverage

Child Life & Health Duo

Life and Serenity 65

Discover our family of traditional insurance products

iA Financial Group is always seeking to offer you new business opportunities to serve your clients. That's why we're offering you Traditional Insurance, without a doubt the widest range of whole life and term coverages under a single contract.

Traditional Insurance



Why choose Traditional Insurance?

- The current economic context is causing Canadians to seek refuge in simple, affordable and guaranteed coverage.
- Traditional Insurance offers terrific sales opportunities.
- It meets the needs of the majority of Canadians.

What do your clients want?

Many consumers are looking for risk-free products with guaranteed values. They want:

- Guaranteed premiums
- Guaranteed face amount
- Guaranteed surrender values

More than ever, our Traditional Insurance is **the ideal solution to increase your sales opportunities**, while meeting all your clients' needs.

Whole life insurance

R&C term insurance

Pick-A-Term

Child Life & Health Duo

Life and Serenity 65

Riders

Additional benefits

All in a single contract

- Whole life coverages with life or quick payment options (L10, L20, L65, L100)
- T10 and T20 traditional term coverages
- T10 to T40 Pick-A-Term coverage
- Child Life & Health Duo coverage
- Coverage specially designed to help seniors preserve their independence
- A wide variety of riders and additional benefits

Pick-A-Term

Pick-A-Term... keeps pace with your clients' changing needs and circumstances!

The current economic climate has prompted Canadians to seek out guaranteed solutions for their insurance needs. With that in mind, we have merged our Pick-A-Term coverage with our whole life and term product line. By doing so, we have come up with an extremely competitive product that can cover any temporary insurance need your clients may have, in addition to their permanent insurance needs.

iA Financial Group is convinced that Pick-A-Term offers the right coverage at the right price for all your clients' needs. **Coverage that responds to the specific needs expressed by your clients.**

Pick-A-Term at a glance

- 1 — Coverage for various types of credit, in addition to life and mortgage insurance

- 2 — Wide range of terms, up to 40 years (T40)

- 3 — Choice of face amounts:
 - Level (T10-T40)
 - Decreasing to 50% (T10-T40)

- 4 — Level and guaranteed premiums for the term selected at the time of issue

- 5 — Now offered with more riders and additional benefits than ever:
 - Disability credit insurance rider
 - Paramedical care in case of accident
 - Critical illness insurance rider
 - Child module
 - Waiver of premiums
 - Hospitalization and home health care
 - Guaranteed insurability
 - Coverage for accidental fractures
 - Accidental death
 - Accidental death and dismemberment

1 – Level Pick-A-Term Coverage

Pick-A-Term insurance is ideal for consumers with specific term insurance needs. Clients frequently want to maximize their life insurance coverage during the period in which their children are financially dependent.

In general, the dependency period is as follows:

25 years minus the age of the youngest family member.

Example:

- Joel and Vanessa have an 11-year-old son named Jeremy.
- According to their needs analysis, they require \$100,000 of life insurance to cover their financial obligations until Jeremy reaches age 25 and is financially independent.
- After discussing the situation with Joel and Vanessa, their financial advisor offers them \$100,000 of level T14 Pick-A-Term coverage ($25 - 11 = 14$) to meet their particular term life insurance needs.

Pick-A-Term T14 lets Joel and Vanessa enjoy personalized insurance coverage.

Competitors:

T10: insufficient coverage with high renewal premiums

T20: higher insurance premiums



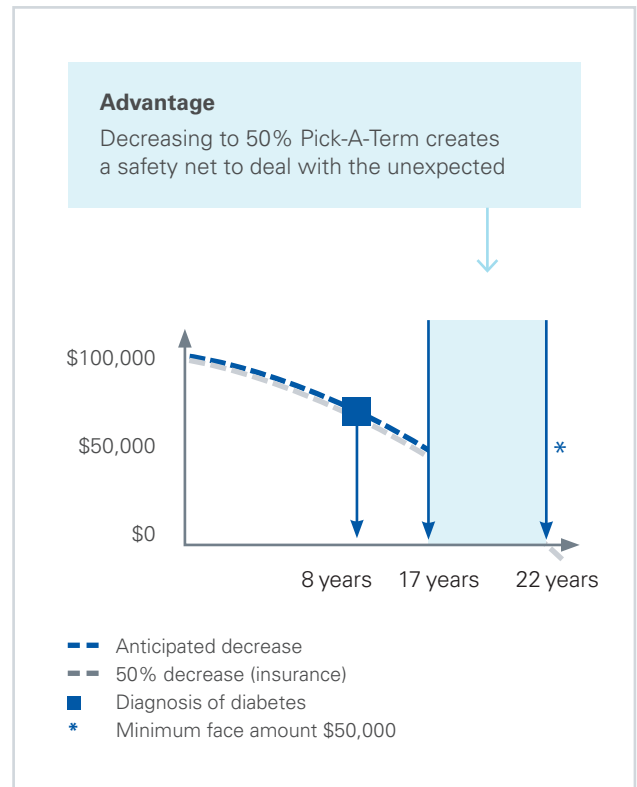
Pick-A-Term

2 – Decreasing to 50% Pick-A-Term Coverage

This is a great option for clients who want coverage for their mortgage, and at the same time want to keep 50% of the face amount of their term coverage and convert it to whole life insurance at maturity, with no medical exam. It's also a good solution for clients who take longer to pay off their debts or who still have children at home.

Example:

- John, age 42, was diagnosed with diabetes two years ago.
- He has had \$100,000 of T22 Pick-A-Term coverage for 10 years. He originally purchased it to cover a number of business loans.
- Following a discussion with John concerning his insurability, his financial advisor pointed out that, in spite of his diabetes, John still had insurance with a minimum face amount of 50% starting in the 17th year, which provided him a minimum death benefit of \$50,000.
- The advisor also mentioned that John's Pick-A-Term coverage gave him the option of converting his contract to whole life insurance at any time, prior to the maturity date of the contract, with no medical exam.



Disability Credit Insurance Rider—Essential Coverage!

The Disability Credit Insurance Rider provides a predetermined disability benefit that's payable to insureds who are unable to continue working for an extended period as a result of disability. The features are as follows:

- A) Monthly compensation up to a maximum of \$3,500
- B) Choice of benefit periods: two years, five years up to the insured's 65th birthday
- C) Proof of loan required at the time of payment of disability benefits

3 – YRT COI Renewals

YRT COI Pick-A-Term renewals are a significant competitive advantage for clients who want to extend their coverage by a few years at a favourable rate compared to classic term coverage (T10 and T20).

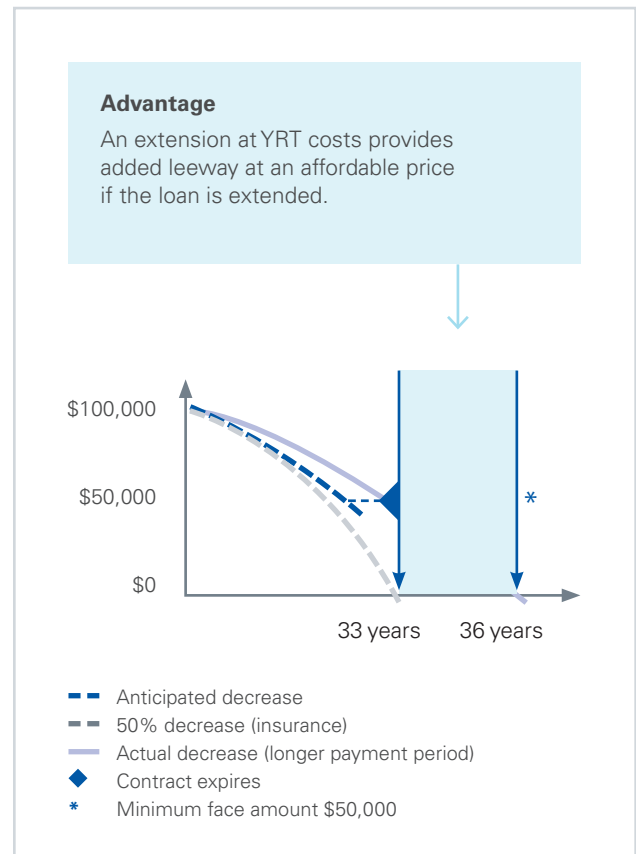
Example :

- Max and Sally want to pay off their mortgage and line of credit in 33 years.
- They have Decreasing to 50% T33 Pick-A-Term coverage.
- Because of Sally's extended maternity leave, they decided to reduce their mortgage payments to the lowest possible amount to accommodate their budget.
- Once all the information had been gathered, their advisor made them realize that they would need another three years to pay off their loans.
- They also wanted to maintain their coverage during that period.
- Following discussion with their financial advisor, they realized that Pick-A-Term would enable them to renew their coverage at the YRT COI. That way, they would be able to continue enjoying the peace of mind that they get from their insurance, without having to pay much higher premiums.

With Pick-A-Term, they can maintain their coverage at a reasonable cost for the additional three years they will need to pay off their loans.

Competitors:

Max and Sally would have had to renew at a level COI, and they would have had to pay up to five times more than in the first years.



Child coverage



iA Financial Group offers you the best children's insurance coverage on the market.

Already recognized as the leader in financial protection for children, the iA Financial Group now has one of the best plans on the market.

As we all know, a good insurance plan for children must not only provide protection for them now, it must also offer the possibility of additional coverage in the future, regardless of the state of their health. At iA Financial Group, we have focused on developing types of coverage that will meet children's needs now, while they are still young and in good health:

- Whole life insurance options
- Guaranteed Insurability at no additional cost
- Whole life insurance coverage with quick payment options
- Child Life & Health Duo coverage, one-of-a-kind on the market

Simple, affordable
financial coverage
that's guaranteed!

Guaranteed Insurability Included, at no additional cost!

Because the past does not guarantee the future, our life insurance coverage for children ranging in age from 15 days to 20 years automatically includes a Guaranteed Insurability option to meet their future needs.

Features of the Guaranteed Insurability option, automatically included

1. Automatically included for L10, L20, Child Life & Health Duo, L65 and L100 types of coverage, if the contract is issued between age 0 and 20
2. May be exercised within 31 days of the insured's 20th or 25th birthday or within 31 days of one of the following life events: graduation from college or university, marriage, birth or adoption of a child
 - Minimum of \$10,000
 - Maximum of 100% of the initial face amount, up to \$50,000

A complementary Guaranteed Insurability option may also be added to provide even more choices in adulthood. Children who have this option may, upon reaching adulthood, provide for their own family's insurance needs, regardless of their state of health!

Insurance with quick payment options—an invaluable gift

Who wouldn't like to start life as an adult with one thing less to have to think about?

Offering life insurance coverage to a child is a smart choice. When the child reaches adulthood, and the payments have all been made, it's a gift that he has for life!

Quick payment plans are very popular with parents who want to reduce the costs their children will have on reaching adulthood, while ensuring that they can protect their family with one of the following options:

- Payable in 10 years (L10)
- Payable in 20 years (L20)
- Payable until the child reaches age 30 (Child Life & Health Duo)



Child life & health duo

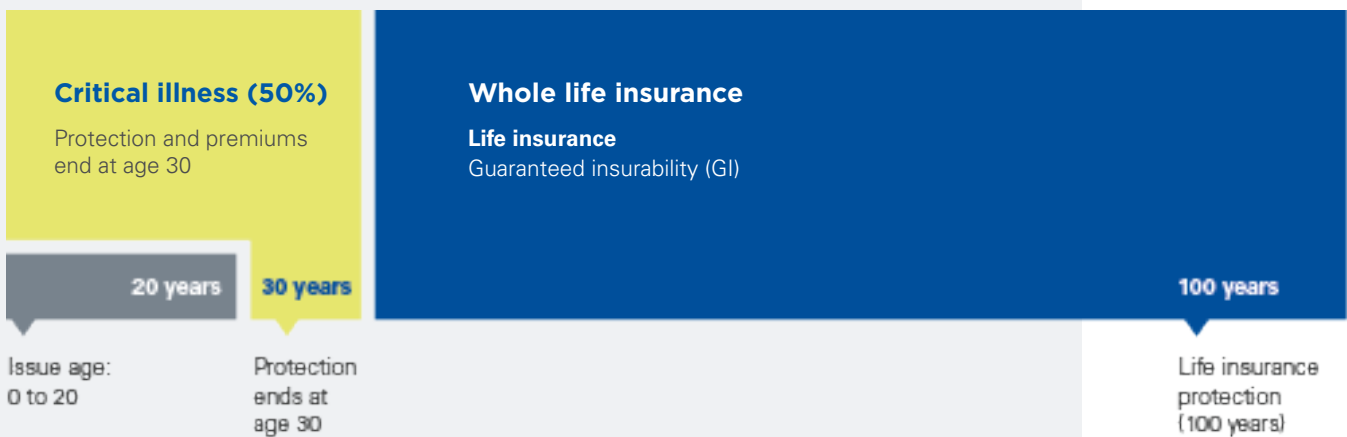
Child Life & Health Duo: an innovative product that's unique on the market!

Parents don't want to compromise when the time comes for them to protect what's most precious to them.

It's often difficult to broach the topic of a child's critical illness insurance needs, especially when life insurance needs have already been taken care of. For that reason, we've come up with hybrid coverage to make things easier for you.

Contrary to other solutions offered on the market, with the Child Life & Health Duo, starting now you can offer your clients the only children's life insurance coverage that combines all these excellent features in a single product:

- Available as of the 15th day of life
- Best coverage on the market with critical illness insurance for children, including 30 covered conditions, 5 of which are juvenile conditions
- Benefit equivalent to half the face amount in the event of critical illness
- Life insurance coverage, which remains in force even if a critical illness benefit has been paid, and which may also increase when the insured reaches adulthood, thanks to our Guaranteed Insurability option that's automatically included in the contract
- Critical illness insurance that's convertible between the age of 18 and 30 with no medical exams, to encourage clients to continue doing business with you



Help your clients look to the future with Serenity

At iA Financial Group, we believe that our clients should be able to rely on coverage that meets their needs today, tomorrow, and on into the future. Thanks to this coverage, you can increase your sales opportunities by offering life insurance with guaranteed premiums that's unique on the market, insurance with a solution for long-term care.

Market highlights:

- Life expectancy and healthcare costs are constantly on the rise. According to Statistics Canada, by 2026 the number of seniors over 80 will have practically doubled.
- Nearly 1 out of 2 Canadians is afraid of becoming a burden on their loved ones when they grow old.
- Most people understand the importance of purchasing life insurance in case one of the spouses dies prematurely. In Canada, almost half of people who purchase life insurance are between age 45 and 64.
- Despite an obvious need, people have shown little interest in long-term care coverage, mainly because the premiums aren't guaranteed and clients don't know if they'll benefit from it.

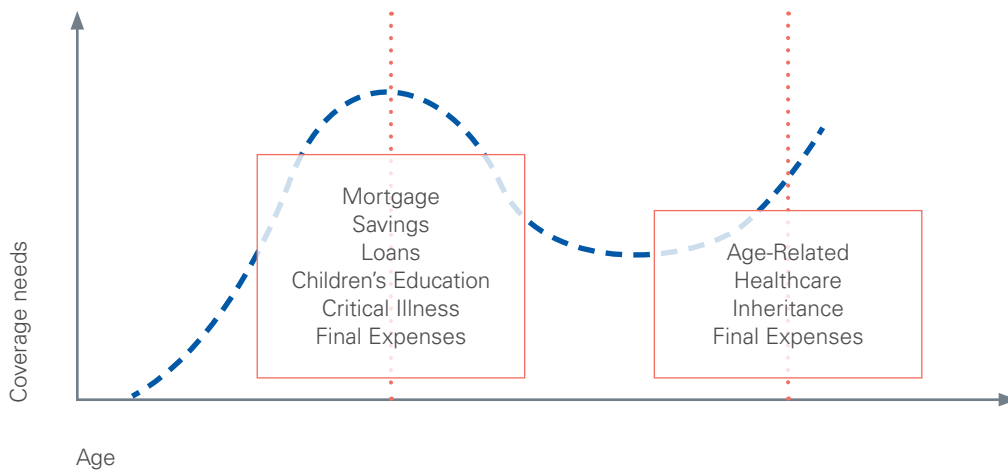
Your clients' needs change over time, but what about their coverage?

The need for life insurance tends to grow during your active (preretirement) life and then decrease with time. However, new needs arise as you get older and could affect your standard of living or even deplete your retirement savings prematurely.



Life and Serenity 65

Insurance needs curve



What if there was
life insurance
coverage that
delivered value
when your clients
need it most?

Now it's possible with Life and Serenity 65!

- Whole life insurance with guaranteed premiums to cover your clients' needs according to their financial commitments.
- Access to the life insurance face amount as of age 65, in the event of loss of independent existence, Alzheimer's disease, Parkinson's disease or paralysis, through monthly benefits equal to 1% of the face amount.
- Waiver of premium payments upon diagnosis.
- Payment of at least 25% of the initial face amount upon death, even if monthly benefit payments depleted the face amount.

Let's see how Life and Serenity 65 really helps insureds when they need it most!

Meet Julie, age 51.

Since she started taking care of her in-laws who are losing their independence, Julie has become aware of the burden on caregivers and the difficulty of obtaining private healthcare for her parents. In light of this experience, Julie knows that she doesn't want to have to count on her children if she loses her independence some day.

That's why she purchased Life and Serenity 65 coverage with a \$150,000 face amount. Let's take a look at what Julie's life insurance can do for her when she needs it most.



During her lifetime, Julie received (100 month x [1% x \$150,000]) = **\$150,000**

Upon her death, her heirs will receive the greater of the following amounts:

- Residual face amount: \$150,000- \$150,000 = \$0
- 25% of the face amount: 25% x \$150,000 = **\$37,500**

All told, Julie and her heirs will receive \$150,000 + \$ 37,500 = **\$187,500**

Other examples:

	Example 1	Example 2	Example 3	Example 4
Face amount at the beginning of benefit payment	\$150,000	\$150,000	\$150,000	\$150,000
Cumulative total of monthly payments on date of death	\$0	\$60,000	\$135,000	\$150,000
Death benefit paid to heirs	\$150,000	\$90,000	\$37,500	\$37,500
Total paid	\$150,000	\$150,000	\$172,500	\$187,500

Life and Serenity 65

Life and Serenity 65 target clientele:

Life and Serenity 65 has a wide target clientele, but generally speaking, potential clients are:

- between age 40 and 60
- sensitive to their parents' needs as they get older
- women, since they are more concerned with future healthcare and their role of caregiver

1 – Couples with children

These clients are particularly interested in wanting to maintain their financial independence by avoiding the premature depletion of their retirement savings. Even though they might get help from their children if needed, they don't want to have to count on them for care. The possibility of leaving an inheritance is also a priority for these clients.

2 – Couples without children

Without children to rely on, these clients have to maintain their independence when it comes to healthcare. They need sufficient financial resources to be able to choose the level of care obtained at home or in a private residence.

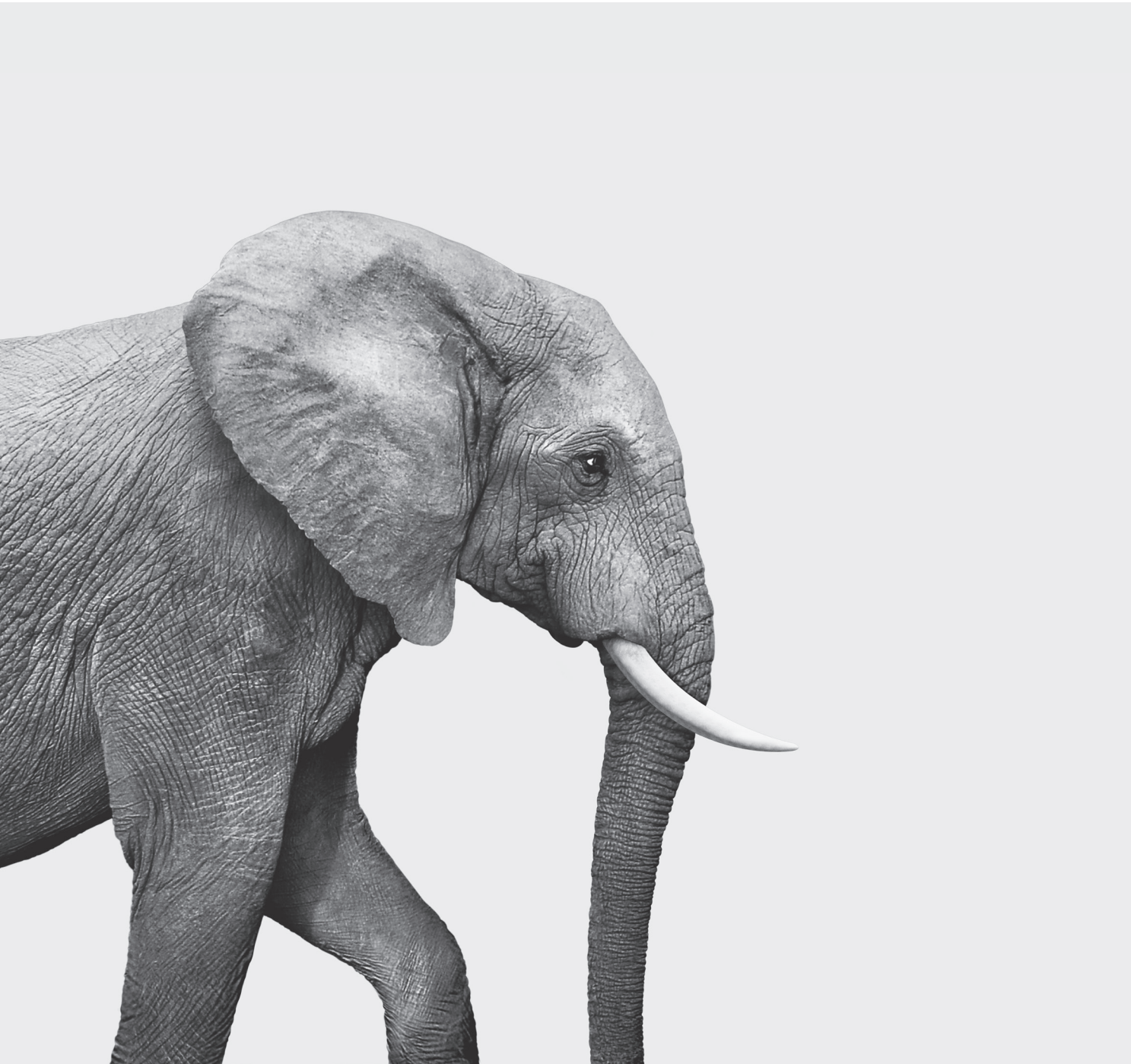
3 – People living alone

People who live alone only have themselves to rely on if they lose their independence. Unlike a couple, their budget is often more limited, so paying for long-term care from a single income is difficult or even impossible.

Life and Serenity 65, your new ally!

Life and Serenity 65 is an excellent opportunity for you to expand your life insurance clientele by distinguishing your offer from the competition's. It's also a gateway to the long-term care market, with coverage that has guaranteed premiums and a guaranteed face amount. All in all, it's a great way to develop client loyalty to ensure the stability of your business.





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