

iA Participating Life Insurance (iA PAR)



LIFE  
INSURANCE

# PRODUCT SUMMARY

Ensuring the growth of your estate



For advisor use only

# iA PAR

## STRENGTH DISCIPLINE STABILITY

iA Participating Life Insurance (iA PAR)<sup>1</sup> is a permanent life insurance product that ensures the growth of your clients' estate in a tax-advantaged way. Combining growth, flexibility, and stability, our product includes many guaranteed values. Its main advantage are the dividends that clients receive and that they can use to grow their coverage amount and their policy total cash surrender value. As such, iA PAR not only protects and grows your clients' estate, but also allows them to have access to a source of liquidity and to diversify their investments.

Depending on your clients' financial objectives, you can offer them one of two available versions.

### iA PAR Estate

The iA PAR Estate version maximizes your clients' estate by optimizing the long-term growth of the total surrender value and the total life insurance amount.

### iA PAR Wealth

The iA PAR Wealth version optimizes short-term growth by maximizing the total surrender value in the first years of the contract, while ensuring long-term growth of your clients' estate

## ANNUAL DIVIDENDS

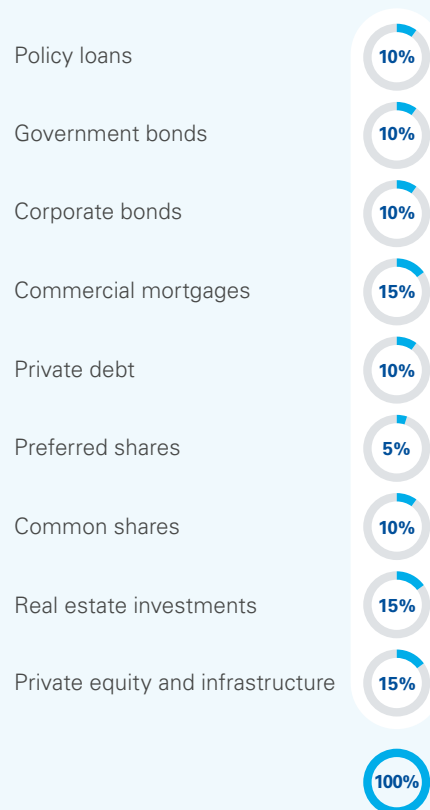
Your clients may have access to annual dividends that can be used to maximize the growth of their estate or generate liquidity, depending on the dividend option selected. Each year, the Board of Directors will determine the amount of the dividend to be paid in accordance with the dividend policy. This policy governs the fair distribution of dividends to clients. The dividend amount is set according to the dividend scale, which varies based on investment return, lapse rate, mortality and expenses related to the participating policy block of business. **Dividends vary annually and are not guaranteed.**

<sup>1</sup> iA Participating Life Insurance may also be promoted as iA PAR.

## A SEASONED INVESTMENT TEAM

iA Investment Management (iAIM) is a team with a proven track record! Offering iA PAR means allowing your clients to benefit from our team's expertise. Our seasoned, disciplined team manages the iA participating account to maximize investment growth, give clients a strong, well-planned financial future and offer them a source of asset diversification targeting superior long-term returns.

### Target composition



With its long-term outlook and composition of multiple asset classes, our Participating account seeks to maximize returns, and therefore annual dividends<sup>2</sup>, by proposing an optimal allocation of assets.

<sup>2</sup> Note that based on investment opportunities and associated risks, Participating account investments may vary. The account will be actively managed to optimize return while limiting risk.

## iA PARTICIPATING LIFE INSURANCE PRODUCT SUMMARY

Characteristics	iA PAR Estate	iA PAR Wealth	
<b>Target Clientele</b>	<b>Affluent Clients</b> Seeking to maximize long-term estate protection by diversifying their assets in a tax-advantaged way.	<b>Wealthy Clients</b> Looking to generate a quick return on their investment and ensure a tax-advantaged way to transfer their estate.	
	<b>Business Owners and Incorporated Professionals</b> Looking for solutions to fund a shareholder's agreement or replace a key person, while optimizing long-term estate value with access to liquidity.		
	<b>Parents or Grandparents</b> Seeking to give their children or grandchildren a strong financial foundation with permanent paid-up insurance which will continue to grow over the long term.	<b>OR</b> Looking to strengthen their balance sheet, reduce the cost of their insurance and diversify their assets while also reducing their taxes.	
<b>Life Insurance Coverage</b>	<b>Basic coverage:</b> Permanent life insurance coverage whose premiums are payable in 10 years, 20 years or until age 100. <b>Paid-up insurance:</b> Permanent life insurance free from premium payments and purchased using dividends or Additional deposit option.		
<b>Types of Coverage</b>	<b>Individual:</b> One insured <b>Joint last-to-die:</b> Maximum two insureds		
<b>Age at Issue</b>	<b>10-year payment</b>	<b>20-year payment</b>	<b>Payable to age 100</b>
— Individual Type of Coverage	0 to 85 years	0 to 80 years	0 to 75 years
— Joint Last-to-Die Type of Coverage	15 to 85 years <sup>3</sup>	15 to 80 years <sup>3</sup>	15 to 75 years <sup>3</sup>
	<sup>3</sup> The minimum age of both insureds is 15 years and the maximum is the age indicated. The resulting equivalent age must also be lower than the maximum age indicated.		
<b>Rate Bands</b>	<b>Band 1:</b> \$25,000 to \$49,999 <b>Band 2:</b> \$50,000 to \$99,999 <b>Band 3:</b> \$100,000 to \$199,999 <b>Band 4:</b> \$100,000 to \$199,999	<b>Band 5:</b> \$500,000 to \$999,999 <b>Band 6:</b> \$1,000,000 to \$1,999,999 <b>Band 7:</b> \$2,000,000 to \$10,000,000*	
	* A special quote is required for any face amount over \$10,000,000.		
<b>Cash Surrender Value</b>	Guaranteed cash surrender value as of the 5 <sup>th</sup> contract anniversary.	Guaranteed cash surrender value as of the 1 <sup>st</sup> contract anniversary.	
	Paid-up insurance (purchased with dividends or additional deposit option) has a cash surrender value starting at the time of purchase.		
<b>Dividends Options</b>	— Paid-up additions — Annual premium reduction	— Payable in cash — Deposit with interest	
<b>Additional Deposit Option</b>	An optional contribution that allows for the purchase of paid-up insurance. Certain conditions are applicable.		
<b>Policy Loan Advance</b>	— Cash loan advances  Policy loans advances are subject to certain conditions.	— Automatic loan advances to keep the contract in force	
<b>Riders and Additional Benefits</b>	— Renewable and convertible term life insurance: — T10 (R & C) and T20 (R & C) — Pick-A-Term: T25 and T30 — Critical Illness — Critical Illness - Child — Disability Credit — Child Module — Child Module PLUS	— Accidental death (AD) — Accidental death and dismemberment (AD&D) — Accidental fracture (AF) — Waiver of premiums in the event of the applicant's disability (WPDIs) — Waiver of premiums in the event of the insured's disability (WPDIs) — Waiver of premiums in the event of death (WPD)	

## **iA Financial Group – A solid, trusted company**

With over 125 years of history in the insurance and wealth management businesses, iA Financial Group is a name that inspires trust for its clients. Founded in 1892, iA has always succeeded in adapting its practices and product offering to changing market needs in order to meet the needs of clients.

Our mission is to ensure the financial wellbeing of our clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.



F13-1071A(21-10) ACC

## **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**