

### iA Participating Life Insurance (iA PAR)

## IA PAR ESTATE, TO MAXIMIZE YOUR ESTATE

Opting for iA PAR Estate is a wise choice for professionals with strong income growth. This product version maximizes long-term estate growth and provides access to liquidity to complement retirement income thanks to the policy cash value.

iA PAR Estate also offers a source of tax-advantaged asset diversification with privileged access to asset classes normally reserved for institutional investors. This is a definite advantage!





He's 35 years old. He is a partner in a dental practice and his annual income is \$190,000. He's anticipating strong growth in his income over the next 10 years. Justin is looking for permanent life insurance that will help him maximize his estate and generate significant cash value he can use to complement his retirement income. He's also looking for a tax-efficient vehicle to diversify his assets.

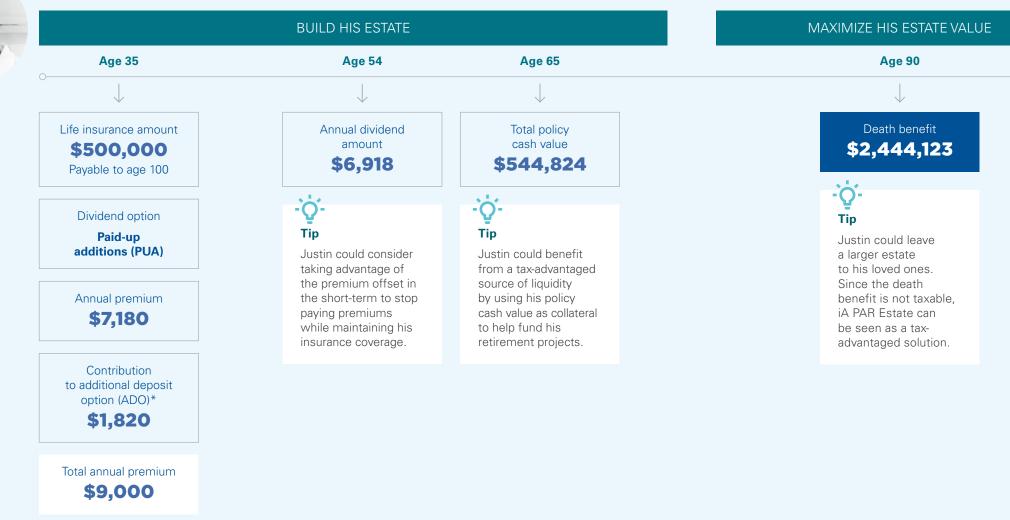




iA PAR ESTATE HELPS JUSTIN

every step of the way

Male – Age 35 – Non-smoker



	Age 50	Age 60	Age 70	Age 80	Age 90	Age 100
Life insurance amount	\$698,244	\$914,730	\$1,225,104	\$1,704,555	\$2,444,123	\$3,247,486
Annual dividend amount	\$4,864	\$10,930	\$22,030	\$44,259	\$73,340	\$61,547
Guaranteed policy cash value	\$97,856	\$181,252	\$274,160	\$359,673	\$423,300	\$500,000
Total policy cash value	\$172,325	\$389,100	\$741,404	\$1,297,745	\$2,134,578	\$3,247,486

\*PUA dividend option required to contribute to ADO.

The case presented in this document is fictional and the information shown is for illustrative purposes only. Projections are based on the current 2020 dividend scale, assuming that the scale remains unchanged throughout the term of the policy, and also assuming the paid-up additions option is maintained throughout the term and no policy cash value is withdrawn. Annual dividend amounts are not guaranteed.



ENSURING THE GROWTH OF YOUR ESTATE

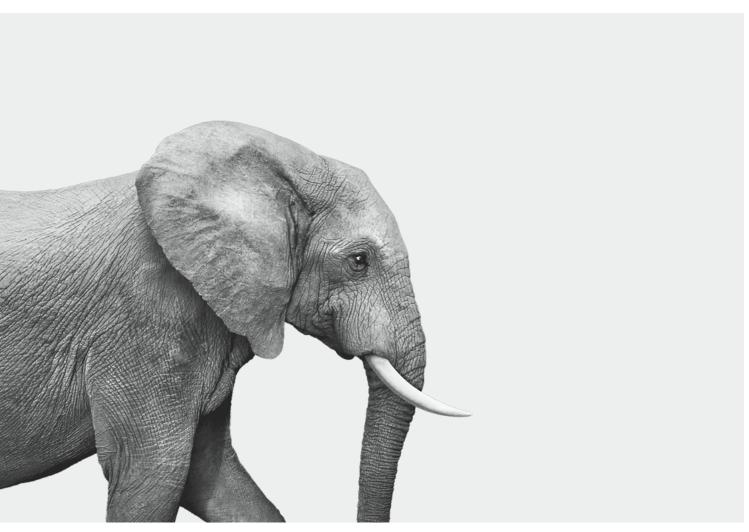
Strength, discipline, stability



#### 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.



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#### **INVESTED IN YOU.**