

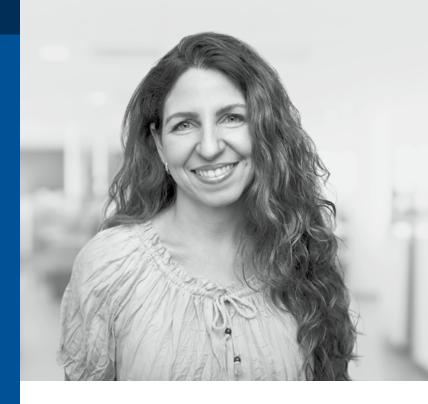
iA Participating Life Insurance (iA PAR)

IA PAR ESTATE, TO DIVERSIFY YOUR ASSETS AND OPTIMIZE YOUR ESTATE

iA PAR Estate meets business owners' needs for optimizing estate value. This flexible permanent life insurance solution helps ensure estate growth while generating significant liquidity from the policy cash value.

It also provides solid financial protection against the loss of a partner or to ensure succession. iA PAR Estate gives business owners access to asset classes normally reserved for institutional investors.





Meet Catherine

She is 45 years old and has been the owner of a rapidly growing medical technology company for the past 15 years. Catherine pays herself an annual income of \$400,000 in salary and dividends.

She wants to diversify her assets to maximize her wealth and the growth of her estate. Catherine would also like to benefit from a substantial source of liquidity that she can count on for financial leverage. In addition, she would like to pay the insurance premiums from her company and have her company as the policyholder, which could be a tax advantage when the death benefit is paid.



iA PAR ESTATE HELPS CATHERINE every step of the way



Female – Age 45 – Non-smoker

BUILD HER ESTATE MAXIMIZE HER ESTATE VALUE Age 45 Age 57 Age 70 Age 90 Total policy cash value Death benefit Life insurance amount Total policy cash value \$6,953,214 \$2,260,546 \$1,000,000 \$639,783 20-year payment -,Ö.--<u>Ö</u>. -<u>Ö</u>. Dividend option Tip Tip Tip Paid-up Catherine could have Catherine could benefit Catherine could additions (PUA) a total policy cash from a tax-advantaged leave a larger estate value similar to source of liquidity to her loved ones. her cumulative paid by using her policy Depending on the Annual premium premiums (\$645,810). cash value as collateral adjusted cost base She could use it as a to help fund her (ACB) of iA PAR Estate \$29,710 substantial financial retirement projects. at the time of death, leverage for her Catherine's company business projects. could pay her loved Contribution ones all or the majority to additional deposit of the death benefit as option (ADO)* a non-taxable dividend through the capital \$29,000 dividend account (CDA). Total annual premium \$58,710

	Age 50	Age 60	Age 70	Age 80
Life insurance amount	\$1,521,618	\$2,674,115	\$3,802,891	\$5,060,664
Annual dividend amount	\$7,479	\$28,229	\$58,527	\$112,363
Guaranteed policy cash value	\$6,100	\$399,589	\$612,772	\$768,419
Total policy cash value	\$177,606	\$1,148,745	\$2,260,546	\$3,749,520

\$6,953,214	\$9,100,885		
\$186,710	\$171,135		
\$879,447	\$1,000,000		
\$5,997,222	\$9,100,885		

Age 100

Age 90

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

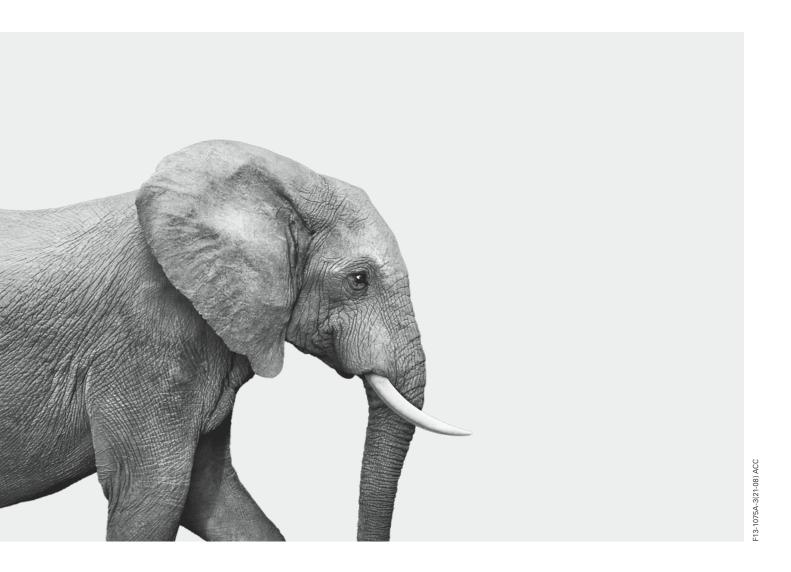


^{*}PUA dividend option required to contribute to ADO.

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.



INVESTED IN YOU.