

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**

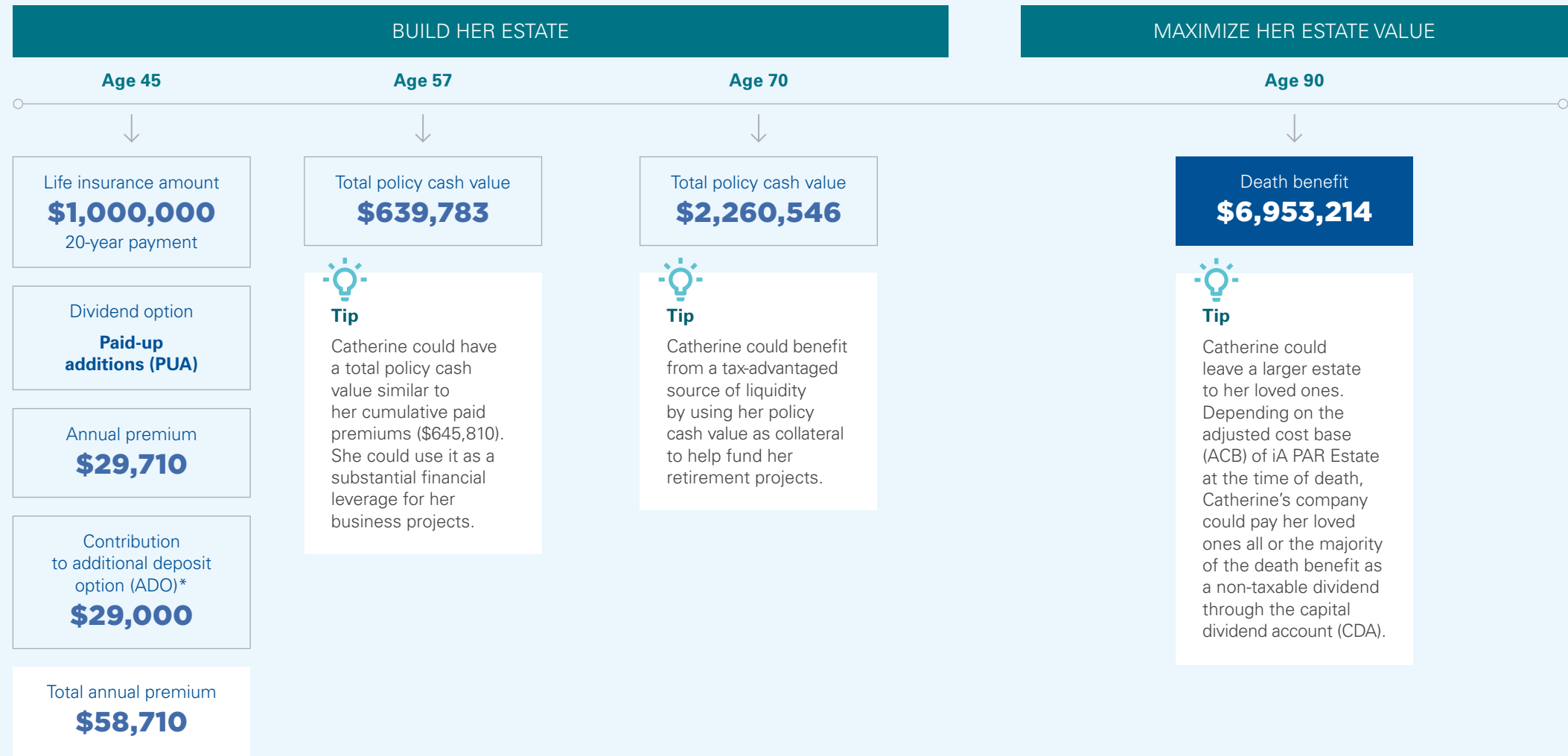
She is 45 years old and has been the owner of a rapidly growing medical technology company for the past 15 years. Catherine pays herself an annual income of \$400,000 in salary and dividends.

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



iA PAR

ENSURING THE GROWTH OF YOUR ESTATE

Strength, discipline, stability



	Age 50	Age 60	Age 70	Age 80	Age 90	Age 100
Life insurance amount	\$1,521,618	\$2,674,115	\$3,802,891	\$5,060,664	\$6,953,214	\$9,100,885
Annual dividend amount	\$7,479	\$28,229	\$58,527	\$112,363	\$186,710	\$171,135
Guaranteed policy cash value	\$6,100	\$399,589	\$612,772	\$768,419	\$879,447	\$1,000,000
Total policy cash value	\$177,606	\$1,148,745	\$2,260,546	\$3,749,520	\$5,997,222	\$9,100,885

*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policy, and also assuming the paid-up additions option is maintained throughout the term and no policy cash value is withdrawn.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.

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.



F13-1075A-3(21-08) ACC

INVESTED IN YOU.

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