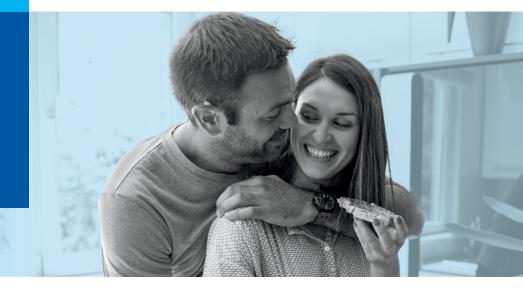


#### **Transition**

## FINANCIAL FLEXIBILITY

Financial help when your client needs it!



### **Policy loan**

Have your clients take advantage of the exceptional financial flexibility that iA critical illness insurance offers, for when they need access to funds to...

- Invest in a new project
- Supplement their retirement income
- Take a break from paying premiums

The increased flexibility provided by Transition allows them to take advantage of a policy loan, while keeping their insurance coverage in force.

They can access the money they've invested in their insurance policy, starting in year 5!

To access this option, the policy must include the two return of premium riders:

ROPX (flexible return of premiums) ROPD (return of premiums at death)



# **F6**

### Transition T100 for a 40-year-old man

Year	Age	Face amount (\$)	Annual premiums (\$)	ROPX (\$)	ROPD (\$)	Loan available (\$)
1	41	100,000	2,649	0	2,649	0
2	42	100,000	2,649	0	5,298	0
3	43	100,000	2,649	0	7,948	0
4	44	100,000	2,649	0	10,597	0
5	45	100,000	2,649	1,987	13,246	1,888
10	50	100,000	2,649	13,246	26,492	12,584
15	55	100,000	2,649	39,739	39,739	37,752
20	60	100,000	2,649	52,985	52,985	50,336
30	70	100,000	2,649	79,477	79,477	75,503
40	80	105,970	2,649	105,970	105,970	100,671
50	90	132,462	2,649	132,462	132,462	125,839
60	100	158,954	2,649	158,954	158,954	151,007

### Form to complete:

F6 Surrender, advance, participation, partial withdrawal, individual life insurance

The loan rate is available in the Advisor Centre rate schedule.

**INVESTED IN YOU.** 

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