

Transition



CRITICAL ILLNESS
INSURANCE

A GIFT FOR LIFE

Transition T100 - 10-year payment





When a child is diagnosed with a critical illness, there can be serious emotional and financial repercussions on the whole family.

Protect your grandchildren by giving them a gift for life!

By giving critical illness coverage to your grandchildren, you're also giving a gift to the parents, in case one of their children is diagnosed with a critical illness. If this were to happen, they'd have the financial support necessary to dedicate all their energy to their child's recovery. Support like this can allow parents to:

- **Take a temporary leave from work** to be at their child's bedside
- **Cover indirect expenses** related to the illness like hospitalization, care, treatments, travel, accommodations and help at home.

This help is essential, because life doesn't stop!

Transition with 10-year payment option

Do you want to provide a strong financial foundation for your children and grandchildren? Want to give them a lasting and valuable gift, with no payments after 10 years?

Take a look at the following example to see how you can integrate this coverage into your grandchildren's lives.

Give an invaluable gift to your child and grandchild

This illustration is for \$200,000 of coverage issued in the first year of the child's life with riders for return of premium at death and flexible return of premiums.

The cost for the flexible return of premiums is very low considering all the benefits. For example, in this illustration, the annual premium for the return of premium at death is \$30.00 and the 20-year flexible return of premiums is \$6.00. For more details, see the flexible return of premiums and return of premium at death table.

Annual premium: \$3,664



Grandparent purchases critical illness insurance when the grandchild is born¹

¹ 15 days after birth



Partial return of premiums available after just 5 years

Potential return: **\$2,748**



Coverage is now payment-free

Potential return: **\$18,320**



Grandparents maintain full control. They can benefit from return of premiums (50% after 10 years) or eventually transfer ownership of the policy to the grandchild when they reach adulthood.



Grandparent transfers the policy to their grandchild who will benefit from all the flexibility of the product in the future

Potential return: **\$36,640**



Grandchildren can keep the critical illness insurance payment-free or they can benefit from the return of premiums to use as a source of liquidity for personal projects (e.g., buying a house).



Grandparents can optimize the coverage by purchasing it when the child is born. Also, they benefit from guaranteed coverage for the rest of their life regardless of any changes that may occur over time in their health condition or family history that could affect their application.



Newborn

Jinj, newborn

"I was lucky enough to receive critical illness insurance from my grandparents when I was born. When I grow up, if no claims have been made, I can use the return of premium option or I can keep my coverage, payment-free, for the rest of my life."



Age 5



Age 10



Age 20

Jing, 20 years old

"Access to liquidity through the return of premiums or a policy loan gives me lots of options."

Jing, 50 years old

"Transition helped me. I was lucky enough that I didn't have to use this coverage, so I used the return of premiums for a professional project. I'm happy to pass on this gift as a legacy to future generations."

RETURN OF PREMIUMS ▲

Additional coverage

Flexible return of premiums and return of premiums at death

These options provide a lump-sum payment either by ending your insurance coverage or upon death. This amount is established based on a predetermined percentage of the premiums paid, according to the length of time you held your coverage.

This chart is an illustration of coverage issued in a child's first year.

Year	Age	Total annual premium ²	Annual premium (25 illnesses) ³	Amount of critical illness insurance (25 illnesses) ³	Total flexible return of premiums	Total return of premiums at death	Total cumulative premiums paid
1	1	\$3,664	\$3,628	\$200,000	\$0	\$3,664	\$3,664
2	2	\$3,664	\$3,628	\$200,000	\$0	\$7,328	\$7,328
3	3	\$3,664	\$3,628	\$200,000	\$0	\$10,992	\$10,992
4	4	\$3,664	\$3,628	\$200,000	\$0	\$14,656	\$14,656
5	5	\$3,664	\$3,628	\$200,000	\$2,748	\$18,320	\$18,320
6	6	\$3,664	\$3,628	\$200,000	\$4,836	\$21,984	\$21,984
7	7	\$3,664	\$3,628	\$200,000	\$7,437	\$25,648	\$25,648
8	8	\$3,664	\$3,628	\$200,000	\$10,552	\$29,312	\$29,312
9	9	\$3,664	\$3,628	\$200,000	\$14,179	\$32,976	\$32,976
10	10	\$3,664	\$3,628	\$200,000	\$18,320	\$36,640	\$36,640
11	11	\$0	\$0	\$200,000	\$20,152	\$36,640	\$36,640
12	12	\$0	\$0	\$200,000	\$21,984	\$36,640	\$36,640
13	13	\$0	\$0	\$200,000	\$23,816	\$36,640	\$36,640
14	14	\$0	\$0	\$200,000	\$25,648	\$36,640	\$36,640
15	15	\$0	\$0	\$200,000	\$27,480	\$36,640	\$36,640
16	16	\$0	\$0	\$200,000	\$29,312	\$36,640	\$36,640
17	17	\$0	\$0	\$200,000	\$31,144	\$36,640	\$36,640
18	18	\$0	\$0	\$200,000	\$32,976	\$36,640	\$36,640
19	19	\$0	\$0	\$200,000	\$34,808	\$36,640	\$36,640
20	20	\$0	\$0	\$200,000	\$36,640	\$36,640	\$36,640

Annual premium for return of premiums is \$36

Critical illness insurance provides flexible, comprehensive coverage to meet your specific needs. After 20 years, the applicant can keep the insurance or cancel the policy to receive 100% of the premiums. The policyowner can also benefit from the return of premiums or transfer the policy when the insured becomes an adult.

² Including both riders

³ Plus the 5 juvenile illnesses

The sooner the better

Critical illness insurance helps to protect your child in case of a critical illness. Transition helps you protect what really matters.

The advantage of applying for this coverage at a young age is that the child will be covered for five juvenile illnesses at no additional cost:

- cerebral palsy
- congenital heart disease
- cystic fibrosis
- muscular dystrophy
- type 1 diabetes mellitus

It's always the right time to gift this coverage, even if your grandchildren have grown up..

"Giving TRANSITION as a graduation present is a great way to show how proud you are! In addition to providing coverage for critical illnesses, the access to return of premiums offers lots of financial options."

Why give this coverage to your grandchildren?

- Complete coverage for 25 illnesses, in addition to the 5 juvenile illnesses
- The ability to fully pay up the coverage in 10 years
- The partial return of premiums available after just 5 years and total return after 20 years
- The ability to transfer ownership of the policy to the grandchild when they reach adulthood
- Unlimited access to the MediGuide Medical Second Opinion⁴ service, at no additional cost
- 20-year payment option also available

⁴ This specialized service gives you access to a group of expert physicians who can confirm or refute the initial diagnosis and recommend the treatment plan best adapted to your situation.



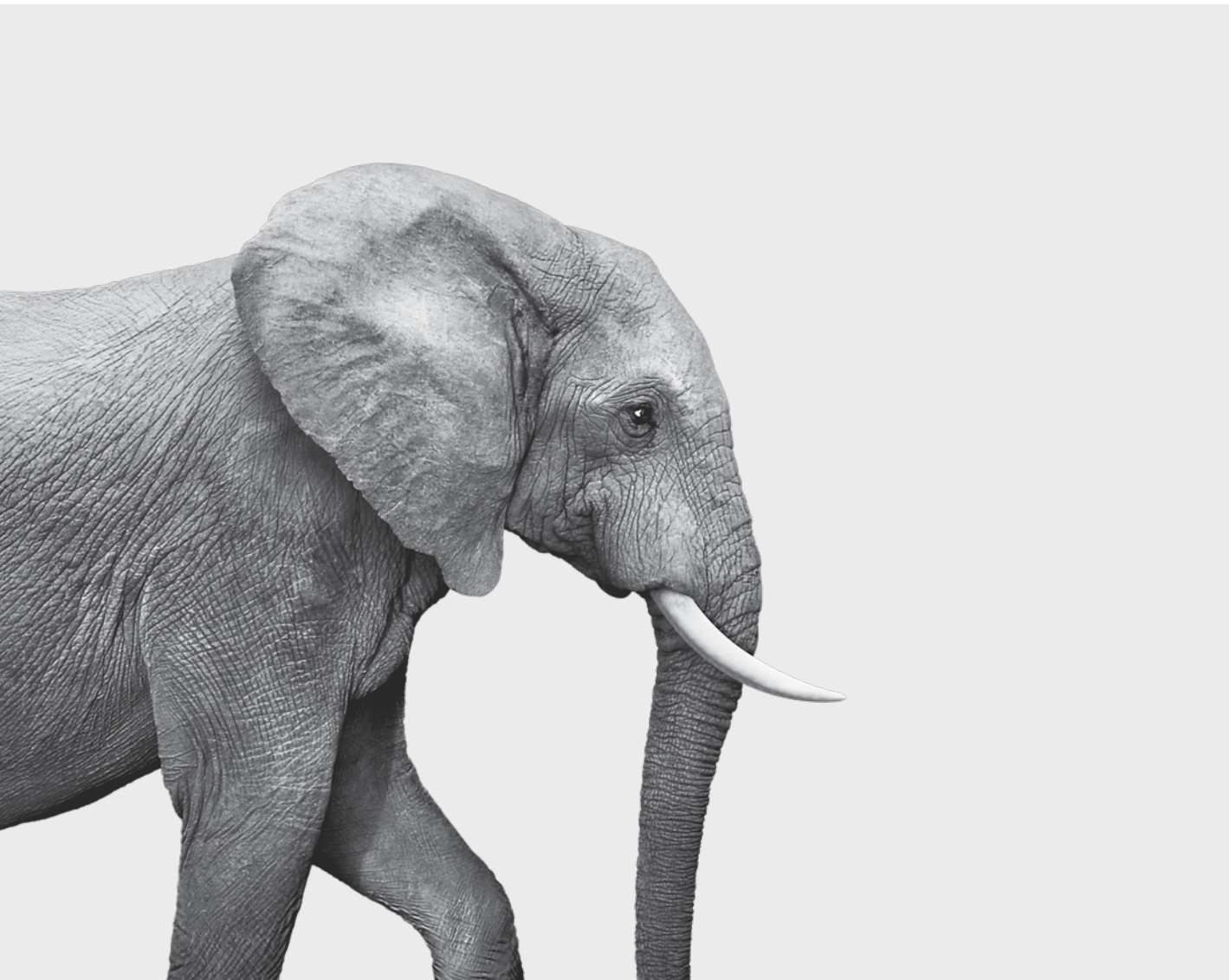
Tools available on our site

The Critical Illness Insurance Calculator helps you quickly determine how much you would need if you were diagnosed with a critical illness and had to take an extended absence from work.

To learn more about critical illness insurance and compare the different options available, go to the coverage section or read the Transition brochure.

Talk to your advisor

Find out more today – talk to your iA Financial Group financial advisor. Your advisor can help you find the best solution for your situation.



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