

Pick-A-Term



LIFE
INSURANCE

DISCOVER
ITS FULL
POTENTIAL




IA 
Financial Group

Why choose Pick-A-Term life insurance?

To ensure your family's well-being and your quality of life, carry out major projects or go into business, Pick-A-Term offers flexible and economical protection in the event of disability, to help preserve your financial security and that of your family.

Our unique coverage gives you the peace of mind you need, knowing that in the event of premature death, your loved ones will have the necessary funds to cover funeral expenses, mortgage payments, debts and living expenses.



Pick-A-Term
=
Simplicity
+
Savings!

Affordable protection

Affordable protection that lets you live your life

- ✓ A 10- to 40-year adapted term that allows you to pay just the price
- ✓ An affordable addition to permanent coverage
- ✓ A fixed, guaranteed premium
- ✓ No extra policy fees when adding additional coverage

Protection when you need it

Protection that evolves throughout your working life

- ✓ Protect your family from a financial burden in the event of death
- ✓ Guarantee payment of your financial obligations:
 - mortgage loan
 - car loan
 - line of credit
 - children's education
- ✓ Cover your needs until retirement or even into retirement

Adapted protection

Adapted protection that meets your need

- ✔ Choice of any term between 10 and 40 years (T10, T11, T12, T13, est.)
- ✔ Cost-saving insurance options:
 - level
 - decreasing to 50%
- ✔ A single policy to cover all loans (consolidation)
- ✔ Ability to add additional coverage, including disability
- ✔ Advantageous rates to extend coverage for several years
- ✔ Ability to convert Pick-A-Term to permanent life insurance





Mortgage insurance designed around your needs

Unlike most other financial institutions that offer mortgage protection based on the characteristics of a group of borrowers, Pick-A-Term is specially designed to meet YOUR needs.

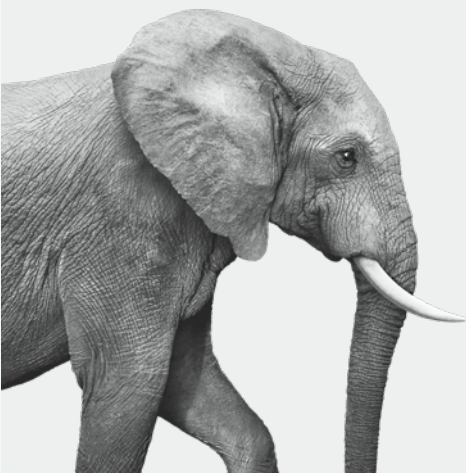
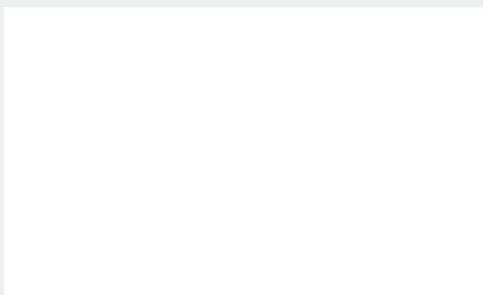
This fundamental difference allows you to benefit from advantages like:

- The ability to negotiate a better borrowing rate from the financial institution of your choice and keep your insurance intact, regardless of changes in your health
- The advantage of a guaranteed premium that will not be affected by interest rate hikes when you renew your loan
- The ability to designate a beneficiary without the obligation of naming your financial institution
- The freedom your heirs have to use benefits to repay your loan or to take care of more pressing needs

Consult the insurance specialists!

Ask your advisor and you will see that Pick-A-Term mortgage insurance covers a wider range of needs than insurance designed around a loan.

Moreover, Pick-A-Term offers all the options you will need to guarantee your family's financial security regardless of what happens.



F13-669A(21-07) ACC

INVESTED IN YOU.

iA Financial Group is a business name and trademark of **Industrial Alliance Insurance and Financial Services Inc.**

ia.ca