



Jay, age 35

Jay is a civil engineer with two children. He is looking for a permanent life insurance product with a death benefit that increases with time, in order to maximize the amount he will leave to his heirs.

He's also looking for an alternative tax-efficient investment option in which he can make lump-sum deposits as needed that will increase his estate upon death.

Let's see how the accumulation allows Jay to maximize the amount he will pass on to his heirs.

Jay's advisor recommends iA's Genesis Universal Life product with YRT costs and face amount plus fund coverage.

- He is a non-smoker
- Face amount of \$500,000
- His budget allows for a monthly premium of \$310

By taking advantage of YRT along with the *Face amount + fund* coverage option, Jay can achieve his goal of maximizing his death benefit.

Inflation-beating estate protection

- Jay won't have to worry about inflation devaluing his estate, since he took the increasing protection of the capital + fund option. The accumulation will therefore be added to the face amount upon death, which will also help to compensate the growing tax bill that Jay's heirs will face upon his death.

Invest in a tax-sheltered vehicle with excellent growth prospects

- As long as Jay stays below the maximum premium amount, he can make lump-sum deposits as needed. It then grows tax-free and will be paid tax-free to his heirs when he passes, ensuring a higher amount than if he had taken a non-registered investment product.
- A diverse range of over 30 investment accounts to choose from, managed by renowned portfolio managers both internally and externally, as well as an investment bonus from year one to stimulate accumulation growth.

Access to liquidity

- Jay will have continuous access to his accumulation, should he need it, *without impacting* his \$500,000 death benefit.

Illustration of Jay's case

Male / Non-smoker / Age 35

Assumes 4% average returns and a monthly premium of **\$310** until age 90 (Face + fund coverage option)

Age	Total annual premium	Face amount	Accumulation fund (year end)	Death benefit (Face+fund)
36	\$3,720	\$500,000	\$3,012	\$503,012
37	\$3,720	\$500,000	\$6,152	\$506,152
38	\$3,720	\$500,000	\$9,426	\$509,426
39	\$3,720	\$500,000	\$12,841	\$512,841
40	\$3,720	\$500,000	\$16,400	\$516,400
41	\$3,720	\$500,000	\$20,110	\$520,110
42	\$3,720	\$500,000	\$23,972	\$523,972
43	\$3,720	\$500,000	\$27,993	\$527,993
44	\$3,720	\$500,000	\$32,175	\$532,175
45	\$3,720	\$500,000	\$36,522	\$536,522
46	\$3,720	\$500,000	\$41,042	\$541,042
47	\$3,720	\$500,000	\$45,740	\$545,740
48	\$3,720	\$500,000	\$50,624	\$550,624
49	\$3,720	\$500,000	\$55,699	\$555,699
50	\$3,720	\$500,000	\$60,971	\$560,971
51	\$3,720	\$500,000	\$66,457	\$566,457
52	\$3,720	\$500,000	\$72,162	\$572,162
53	\$3,720	\$500,000	\$77,944	\$577,944
54	\$3,720	\$500,000	\$83,797	\$583,797
55	\$3,720	\$500,000	\$89,714	\$589,714
56	\$3,720	\$500,000	\$95,677	\$595,677
57	\$3,720	\$500,000	\$101,675	\$601,675
58	\$3,720	\$500,000	\$107,689	\$607,689
59	\$3,720	\$500,000	\$113,838	\$613,838
60	\$3,720	\$500,000	\$120,098	\$620,098
61	\$3,720	\$500,000	\$126,445	\$626,445
62	\$3,720	\$500,000	\$132,854	\$632,854
63	\$3,720	\$500,000	\$139,295	\$639,295
64	\$3,720	\$500,000	\$145,734	\$645,734
65	\$3,720	\$500,000	\$152,135	\$652,135
70	\$3,720	\$500,000	\$182,205	\$682,205
75	\$3,720	\$500,000	\$204,594	\$704,594
80	\$3,720	\$500,000	\$211,546	\$711,546
85	\$3,720	\$500,000	\$174,637	\$674,637
90	\$3,720	\$500,000	\$93,576	\$593,576
95	\$0	\$500,000	\$118,091	\$618,091
100	\$0	\$500,000	\$149,029	\$649,029