

Term life insurance



PRODUCT GUIDE

Insurance that keeps pace with their lives



For advisor use only

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TERM LIFE INSURANCE - AN OVERVIEW

iA offers term life insurance providing tailored coverage that evolves with your clients' needs.

Whether your clients are looking for basic or expandable coverage, term life insurance is a great way for them to protect what's important.

In addition to the flexibility provided by the term life insurance coverage options, there are plenty of riders and additional benefits you can offer your clients to give them personalized coverage that best meets their needs.

With term life insurance, your clients can:

- Meet their financial commitments
- Maintain their family's standard of living in the event of a premature death
- Cover expenses related to a death
- Leave an inheritance or protect their estate

With term life insurance,

your clients have the flexibility to align their coverage period with a specific commitment or financial obligation.

TERM LIFE INSURANCE — AT A GLANCE

Coverage options

- Pick-A-Term
 - All terms from T10 to T40
 - Renewable at yearly renewable term (YRT) premiums
 - T10 and T20, renewable at level premiums
-

Face amount – minimum and maximum

- Pick-A-Term (all terms): \$25,000 to \$20,000,000*
 - T10 and T20: \$25,000 to \$20,000,000*
- *A special quote is required for face amounts over \$20,000,000
-

Type of face amount

- Pick-A-Term (all terms): Level or decreasing to 50%
 - T10 and T20: Level
-

Maximum age at issue

- Pick-A-Term (all terms):
 - Level: Age 0 to (85, less duration of the term)*
 - Decreasing to 50%: Age 18 to (85, less duration of the term)*
 - T10 and T20: Age 0 to 70
- *Age at issue cannot exceed 70
-

Renewal

- Pick-A-Term:
 - Guaranteed premiums
 - Premiums level for the first term and then YRT
 - Renewable to age 100
 - T10 and T20:
 - Premiums guaranteed and level for the duration of the term
 - Renewable to age 85
-

Conversion

- All terms: Convertible to permanent life insurance before age 71
 - 10-year term: Convertible to 20-year or 30-year term life insurance within the first 5 years of the policy effective date
-

Types of insurance

- Individual
 - Joint first-to-die, covering up to 5 people
 - Joint last-to-die (T10 and T20 only), covering up to 5 people
-

Maximum number of insureds per policy

Up to 9 insureds on the same contract, including the principal insured

TERM LIFE INSURANCE — AT A GLANCE (cont'd)

Rate bands	Band 1: \$25,000 to \$49,999 Band 2: \$50,000 to \$99,999 Band 3: \$100,000 to \$249,999 Band 4: \$250,000 to \$499,999	Band 5: \$500,000 to \$999,999 Band 6: \$1,000,000 to \$1,999,999 Band 7: \$2,000,000 or up
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Premium payment	<ul style="list-style-type: none">— Annually— Monthly (pre-authorized cheque [PAC]) Semi-annual and quarterly options are also available.
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Accelerated underwriting	Accelerated underwriting with instant decision, available for face amounts under \$2,000,000 for insureds age 50 and under. Some restrictions apply.
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Preferred underwriting	<ul style="list-style-type: none">— Privilege and Elite— Available for non-smokers and smokers— Available for face amounts above \$2,000,000
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Riders and additional benefits	<ul style="list-style-type: none">— Accidental Death (AD)— Accidental Death and Dismemberment (AD&D)— Accidental Fracture (AF)— Child Critical Illness— Child Module— Child Module Plus— Critical Illness— Disability Credit— Guaranteed Insurability (GI)— Hospitalization— Hospitalization and Home Health Care— Paramedical Care in the event of an accident— Supplementary Income (SI)— Waiver of premiums in the event of the applicant's disability (WPDIs)— Waiver of premiums in the event of the insured's disability (WPIDis)— Waiver of premiums in the event of the applicant's death (WPD)
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Combined Coverage discount	Add one or more riders and additional benefits with no extra policy fees
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Policy fees	Type of individual insurance: <ul style="list-style-type: none">— 1 insured: \$60— 2 or more insureds: \$90 Type of joint insurance: <ul style="list-style-type: none">— Without additional insured: \$90— With additional insured: \$120
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1. A COMPLETE PRODUCT RANGE WITH FULL BENEFITS

In addition to offering flexible term coverage at competitive prices, we offer your clients a wide range of benefits that make term life insurance the most highly prized range of coverage on the market!

Conversion

If your clients' short-term needs turn into long-term needs, you can convert 10-year coverage into 20- or 30-year coverage within five years after the term life insurance is issued. It is also possible, at any time, to convert term coverage into permanent coverage from our wide selection of participating, universal, specialized or whole life insurance products. These conversions can be made without additional evidence of insurability, which guarantees future coverage options for your clients even if there is a change to the insured's health.

Face amount decreasing to 50%

Ideal for mortgage clients, Pick-A-Term offers a decreasing of the face amount up to 50% and remains level thereafter. This unique flexibility offers a more affordable option to clients who want to cover a loan in case of death.

Guaranteed renewal

If your clients' need for coverage continues, term life insurance can be renewed at the end of the coverage term without additional evidence of insurability. This guarantees future coverage for your clients even if there is a change to the insured's health.

Renewable at YRT premiums

Renewal at yearly renewable term (YRT) premiums offers additional leeway at better costs when the need for life insurance is extended for a few years. This benefit is offered under Pick-A-Term for terms of 10 to 40 years and is particularly interesting for family clients who want to extend their mortgage coverage in the case of refinancing, but also for business clients as security for refinancing of a commercial loan.

Wide range of additional coverage options

Thanks to a vast selection of 16 riders and additional benefits, you can create custom coverage for your clients as their needs evolve under one policy, including disability and critical illness coverage. In addition, your clients can realize savings through the Combined Coverage discount, which helps them to avoid additional policies fees.

Accelerated or Preferred underwriting

The leader in instant decisions, iA Financial Group offers you accelerated quotes for amounts up to \$2M via its EVO technology platform for clients 18 to 50 years of age, without any medical exam systematically required. Moreover, the contract is issued within 24 hours!

Your clients who submit coverage of \$2M or more and have a healthy lifestyle may benefit from one of the four preferred rate classes.

VIP underwriting program

For all your clients with a minimum annual premium of \$10,000, you benefit from the iA Financial Group VIP underwriting program, without having to complete additional steps. This personalized service offers you an initial follow-up in less than 24 hours as well as a direct line to the underwriter assigned to your client.

iA Large Case Solutions program

For your high-net-worth clients who require more complex financial strategies, you can count on personalized expertise and support from our **iA Large Case Solutions** program team.

2. GENERAL INFORMATION ABOUT TERM LIFE INSURANCE

All of iA's term life insurance products (T10, T20 and Pick-A-Term) have a **guaranteed face amount** for the entire coverage period selected by the client. These products are also **renewable and convertible** at the end of their respective coverage periods.

Term life insurance can be purchased as **basic coverage** or as a **rider** to an existing policy.

Types of insurance

The types of insurance available are:

Individual:

The protection covers only one person.
The face amount is payable when the insured dies.

Joint first-to-die:

A maximum of 5 people are covered by the same contract.
The face amount is payable when the first insured dies.
The payment of the face amount terminates the contract.

Joint last-to-die:

A maximum of 5 people are covered by the same contract.
The face amount is payable when the last insured dies.
Premium payments are maintained after the first death and the payment of the face amount terminates the contract.

Type of joint last-to-die insurance is available for T10 and T20 only.

Coverage options, types of face amount and minimum and maximum ages

Clients can choose the coverage options that best meet their short- and long-term needs.

Pick-A-Term:

- Renewable at YRT premiums
- Coverage periods:
All term options between T10 and T40
- Minimum and maximum face amount:
\$25,000 to \$20,000,000¹
- Types of face amount:
 - Level for the entire coverage period
 - Decreasing to 50%: The face amount decreases once a year, on the annual policy anniversary, up to 50% of the face amount
- Minimum and maximum ages at issue:
 - Level face amount: Age 0 to (85, less duration of the term)²
 - Face amount decreasing to 50%:
Age 18 to (85, less duration of the term)³.

T10 and T20:

- Renewable with level premiums
- Coverage periods: 10 or 20 years
- Minimum and maximum face amount:
\$25,000 to \$20,000,000⁴
- Type of face amount:
Level for the entire coverage period
- Minimum and maximum ages at issue: 0 and 70

Useful info

In the case of a type of face amount decreasing to 50%, the face amount decreases to 50% of the initial face amount and then levels out.

The decrease is calculated like a mortgage amortization calendar, at an 8% interest rate. A calendar showing the decrease in the face amount is attached to each new policy. The face amount cannot be changed from decreasing to level during the coverage period.

The face amount doesn't have to correspond exactly to the balance of the loan or credit line: It can be higher at underwriting. In that case, no proof of loan is required at issue or when a claim is made.

¹ A special quote is required for face amounts over \$20,000,000.

² Age at issue cannot exceed 70 years old.

³ Age at issue cannot exceed 70 years old.

⁴ A special quote is required for face amounts over \$20,000,000.

3. RENEWAL AND CONVERSION

If your clients need to extend their coverage beyond their initial coverage period, they will be able to renew their insurance for an additional period once the initial coverage period is over. Your clients also have different conversion options throughout their coverage period, and proof of insurability is not required.

Renewal

The option to renew term life insurance **without having to submit evidence of insurability and maintaining the initial face amount** (except for Pick-A-Term decreasing to 50%) is one of the main advantages of this type of life insurance.

Renewal premiums are guaranteed at issue and calculated based on:

- The insured's attained age on the renewal date
- The face amount on the renewal date
- Initial smoking status
- Initial risk class

A written request or a completed form from the policyowner must be submitted to the Company to stop automatic renewal of their term life insurance.

If there is a Disability Credit rider already included in the policy, it is automatically renewed. The premium stays the same until the end of coverage provided by this rider.

Pick-A-Term

Coverage is **automatically** renewed at the end of the initial coverage period under the following conditions:

- Subsequent coverage period: 1 year
- Renewable at YRT premiums to age 100
- Waiver of premiums for the entire face amount when the insured reaches age 100 (or when the oldest insured reaches age 100 in the case of type of joint insurance). The face amount stays the same until the date of the insured's death

T10 and T20

Coverage is **automatically** renewed at the end of the initial coverage period under the following conditions:

- Subsequent coverage period identical to previous period
- Renewable at level premiums to age 85
- Underwrite a new insurance policy if the insured wants to take advantage of current rates. Evidence of insurability and all necessary documentation is required

Conversion

The ability to convert, in whole or in part, term life insurance to permanent or term life insurance **without having to submit evidence of insurability and maintaining the initial face amount** allows you to give your clients a unique solution to their needs.

When exercising the conversion privilege, the premiums are calculated based on:

- The insured's attained age on the conversion date
- The face amount⁵ on the conversion date
- Initial smoking status
- Initial risk class

From term to permanent

All term life insurance may be converted, in whole or in part, to whole, universal, specialized or participating life insurance offered by the Company at the time the conversion privilege is exercised. The Child – Life & Health Duo and Life and Serenity 65 coverages are not available upon a conversion.

The conversion privilege must be exercised before the insured's 71st birthday. For type of joint insurance, conversion to permanent life insurance is possible before the oldest insured's 71st birthday.

If only a portion of the term life insurance is converted to permanent life insurance, the remaining portion cannot be converted to term life insurance. The policyowner can either remain insured until the end of their coverage period or terminate their insurance.

Any Disability Credit rider already included in Pick-A-Term coverage is automatically terminated when this coverage is converted to permanent life insurance.

⁵ For Pick-A-Term coverage with a decreasing face amount, the face amount is at it stands on the conversion date.

Examples of converting term life insurance to permanent life insurance

Product before conversion	Product options after conversion ⁶
20-year Pick-A-Term or T20, \$500,000 face amount	iA Participating Life Insurance, \$500,000 face amount
	Universal or specialized life insurance ⁷ , \$300,000 face amount AND Continuation of the 20-year Pick-A-Term or T20 coverage period, \$200,000 face amount
	Permanent life insurance, L20, \$250,000 face amount AND Termination of Term life insurance policy

From term to term

10-year term life insurance (10-year Pick-A-Term or T10) may be converted, in whole or in part, to 20- or 30-year term life insurance. The type of face amount of the converted product must be level.

Term-to-term conversion may only occur within the first 5 years of the policy effective date, without exceeding the maximum age on the policy issue date of the converted product.

Useful info

The type of insurance cannot change in a conversion, whether it is from term to permanent or term to term.

That means that a type of individual insurance can only be converted to a type of individual insurance and a type of joint first-to-die (or joint last-to-die) insurance can only be converted to a type of joint first-to-die (or joint last-to-die) insurance.

Options for converting 10-year term life insurance to 20-year or 30-year term life insurance

Product before conversion	Products after conversion
10-year Pick-A-Term	T20, basic coverage or rider 20- or 30-year Pick-A-Term, level face amount
T10	T20, basic coverage or rider 20- or 30-year Pick-A-Term, level face amount
T10 – Universal or specialized life insurance policy rider	T20, basic coverage or rider 20- or 30-year Pick-A-Term, level face amount A new policy will be issued if required.

⁶The face amount can be increased or decreased at conversion. Evidence of insurability is required for any increase in face amount.

⁷ If the entire term life insurance rider's face amount is converted into a Legacy Specialized Life Insurance policy, only the Bonus PUA option is available. The PUA allocation option is not available. Of only a portion of the face amount is converted, both options may be available. For additional details, please refer to the Legacy Product Guide.

4. TYPES OF JOINT INSURANCE

Each insured must be at least 15 years of age on the date the policy is issued in order to have joint insurance.

Pick-A-Term

Pick-A-Term underwritten with a type of joint insurance covers the lives of **two to five** people and only the following option is offered:

- Joint first-to-die

T10 and T20

T10 or T20 underwritten with a type of joint insurance covers the lives of **two to five** people and two options are offered:

- Joint first-to-die
- Joint last-to-die

Extended coverage

Extended coverage is available only for a **type of joint first-to-die insurance**.

If, within 45 days of the date of the first death, one or more surviving insureds dies and is under age 70, the Company pays the beneficiary an additional death benefit for each death occurring during that period.

Death #1: Day 0	Additional deaths: Day 1 to 45	Death benefit(s) paid
Death of an insured	No deaths	1 time
Death of an insured	Death of surviving insured(s) under age 70	Number of benefits equal to the number of deaths

This benefit is only granted if the option described in the section “New policy after a death” has not been exercised.

Simultaneous deaths

The features described below for simultaneous deaths apply only to a **type of joint first-to-die insurance**.

In the event of **simultaneous deaths** of insureds or in circumstances where it is impossible to determine which insured died first, the youngest insured is deemed to have survived the other(s).

Simultaneous deaths of multiple insureds	Death benefit(s) paid
One of the insureds is under age 70	Number of benefits equal to the number of deaths
The insureds are over age 70	1 time

This benefit is only granted if the option described in the section “New policy after a death” has not been exercised.

5. MID-TERM CONTRACT MODIFICATIONS

Face amount changes

The face amount of a term life insurance policy may be increased or decreased at any time, subject to administrative rules. However, face amount increases require evidence of insurability.

New policy after a death

This modification is available only for a type of joint first-to-die insurance.

After the date of the first death, surviving insured(s) under the age of 70 may exercise their policy conversion privilege, without having to submit evidence of insurability, to get a whole life insurance policy:

- With a type of individual insurance if the type of joint insurance was for two insureds
- With a type of joint first-to-die insurance if the type of joint insurance was for at least three insureds

This change must be made within 45 days of the date of the first death. In addition, the face amount held by each insured must not exceed the face amount on the previous policy.

When issuing a new policy after a death, the following conditions apply:

- The effective date of the new policy is the date the Company receives the application
- The restrictions and conditions applicable to each insured are identical as those in effect on the previous policy
- Premiums are calculated based on:
 - The attained age of each surviving insured on the new policy issue date
 - The rate in effect on the new policy issue date
 - The rate band corresponding to the face amount of the new policy
 - Each insured's initial risk class
 - Each insured's initial smoking status
- Transaction fees are charged for the modification
- Annual policy fees are payable for the new policy

Dissociation

Dissociation is the transaction where one of the term life insurance coverages under a policy is withdrawn and continued under another term life insurance policy with a similar type of individual or joint insurance.

Subject to the consent of the policyowner and irrevocable beneficiary, if any, the **additional insureds** can dissociate and continue to be insured under their own life insurance policy, without having to submit evidence of insurability.

The following terms apply to a dissociation:

- The face amount of the new coverage is the same as that in effect at the end of the previous coverage
- Transaction fees are charged for the modification
- Annual policy fees are payable for the new policy

Dissolution

This modification is available only for a type of joint first-to-die insurance.

Dissolution is the transaction where a term life insurance policy with a type of joint insurance is cancelled and replaced with one or more term life insurance policies with a type of individual insurance.

Insureds can have their policy dissolved and get coverage under their own term life insurance policy without having to submit evidence of insurability.

The following terms apply to a dissolution:

- New insurance policies with a type of individual insurance are issued on the date the application is received
- The effective date of the new policies is the same as the previous policy
- The face amount held by each insured on the new policies is the same as the face amount of the previous policy divided by the number of insureds on the previous policy
- Premiums are calculated based on:
 - The age of each insured on the previous policy issue date
 - The rate in effect on the previous policy issue date
 - The rate band corresponding to the new face amount
 - Each insured's initial risk class
 - Each insured's initial smoking status
- Transaction fees are charged for the modification
- Annual policy fees are payable for the new policy or policies

Application changes when one person is not insurable

Only a **type of joint last-to-die insurance policy** provides coverage on an uninsurable person. In addition, only the T10 and T20 coverage options are available.

Joint first-to-die insurance application:

This type of joint insurance is not permitted on an uninsurable person. Therefore, the initial type of joint insurance application is modified to offer a policy with a type of individual insurance for the insurable person. Premiums are calculated based on the insurable person's age, sex and risk class.

Joint last-to-die insurance application:

The initial joint insurance application is maintained, and a policy with a type of joint last-to-die insurance is issued. Premiums are calculated based on the insurable person's age, sex and risk class.

Note that a type of joint insurance with an uninsurable person cannot be shown in the illustration software.

Evidence of insurability and actual age of insured

If evidence of insurability is required for a mid-term contract modification, each insured must provide evidence based on their actual age (not equivalent age).

Evidence of insurability is required in the following situations:

- Face amount increase
- Change in the insured's initial risk class
- Change in the insured's smoking status
- Underwriting of a new term life insurance policy to take advantage of current rates

6. PREMIUMS

Premiums at underwriting and at renewal

Term life insurance premiums are based on the insured's age, sex, smoking status and health status and the face amount on the policy issue date.

Premiums are **level and guaranteed** for the initial coverage period. After that, the premiums for T10 and T20 increase on the coverage period renewal date. Pick-A-Term premiums are set on a yearly renewable term (YRT) basis on the initial coverage period renewal date.

Renewal premiums for all term life insurance products are guaranteed.

Premium rate bands

Premiums are offered in the seven rate bands listed in the "At a glance" section at the beginning of this guide.

Each rate band provides a rate reduction from the previous band. The choice among these different bands is made when the insured underwrites a term life insurance policy.

Selection of the applicable rate band is based on the face amount of each coverage held by each insured, not on the total of the individual face amounts, whether or not the coverage has the same effective date.

Changes in face amount and rate bands

When the face amount decreases **after the policy issue date**, the premium is adjusted based on the new applicable rate band.

When the face amount increases **after the policy issue date**, a new rate band is not selected.

Premium payment

The policyowner has the option of paying premiums annually, semi-annually, quarterly, or monthly by pre-authorized cheques (PACs). For monthly payments, the premium is equal to the annual premium multiplied by 0.09.

To find out the conversion factor for the other options, contact the Head Office.

Preferred underwriting

Preferred underwriting is available for clients with healthy lifestyle and allows them to purchase term life insurance at attractive premiums.

There are two preferential classes, Preferred and Elite, and belonging in one is based on assessment of the insured's health status, lifestyle and family history. However, paramedical exams are required for Underwriting to determine the class for which the insured is eligible.

Preferred underwriting is available to both smokers and non-smokers between the ages of 15 and 70.

It is available to any insured with a total face amount over \$2,000,000.

Eligibility for preferred classes

- Preferred (Smoker/Non-smoker): Eligible preferred classes for insureds who pose a lower risk than the average insured.
- Elite (Smoker/Non-smoker): Eligible preferred classes for insureds who pose a much lower risk than the average insured.

For more details, consult the Preferred Underwriting Information Guide (F13-408A) or the medical requirements table (F13-166A) available on the Advisor Centre Document Centre.

Joint type of insurance premiums

Premiums are calculated according to the percentage rule (%). Please consult the software illustration for premium calculations.

The percentage rule grants a discount on the total of both premiums taken individually, as shown in the table below:

Premium discount (%)		
Age difference ⁸	First-to-die	Last-to-die
0 to 10 years	10%	65%
11 years or more	5%	60%

⁸ For a type of joint insurance covering more than two insureds, the age difference is calculated based on the ages of the youngest and oldest insureds.

7. RIDERS AND ADDITIONAL BENEFITS

Complete insurance coverage tailored to each individual's needs is the cornerstone of a strong financial security program. That's why iA offers a wide range of riders and additional benefits to ensure your clients will be well protected if something were to happen.

Additional benefits:

- Accidental Death (AD)
- Accidental Death and Dismemberment (AD&D)
- Accidental Fracture (AF)
- Guaranteed Insurability (GI)
- Waiver of premiums in the event of the applicant's disability (WPDIs)
- Waiver of premiums in the event of the insured's disability (WPIDis)
- Waiver of premiums in the event of the applicant's death (WPD)

Riders:

- Child Critical Illness
- Child Module
- Child Module Plus
- Critical Illness
- Disability Credit
- Hospitalization
- Hospitalization and Home Health Care
- Paramedical Care in the event of an accident
- Supplementary Income (SI)

Note: When a type of joint insurance covers more than two people, only the WPDIs and WPD additional benefits and Disability Credit Rider are available.

Detailed information is available in the Riders and Additional Benefits Guide in the Advisor Centre Document Centre.

8. GRACE PERIOD AND CONTRACT TERMINATION

After the initial premium has been paid, policyowners have a 31-day grace period from the due date of each subsequent premium. If they have not paid the premium by the end of the grace period, their contract will lapse without notice.

If the insured dies during the grace period, the death benefit will be paid, less the premium due.

A contract can be reinstated subject to the following conditions:

- The policyowner has sent a request to reinstate the contract within two years following the date of the lapse,
- Evidence of insurability is required for all individuals insured, and
- The policyowner has made payments equivalent to the outstanding premiums, annual interest compounded at a rate determined by the Company and any other amount owed to the Company.

9. POLICY AND TRANSACTION FEES

Policy fees

Individual insurance:	FEES
1 insured:	\$60
2 or more insureds:	\$90
Joint insurance:	FEES
Without additional insured:	\$90
With additional insured:	\$120

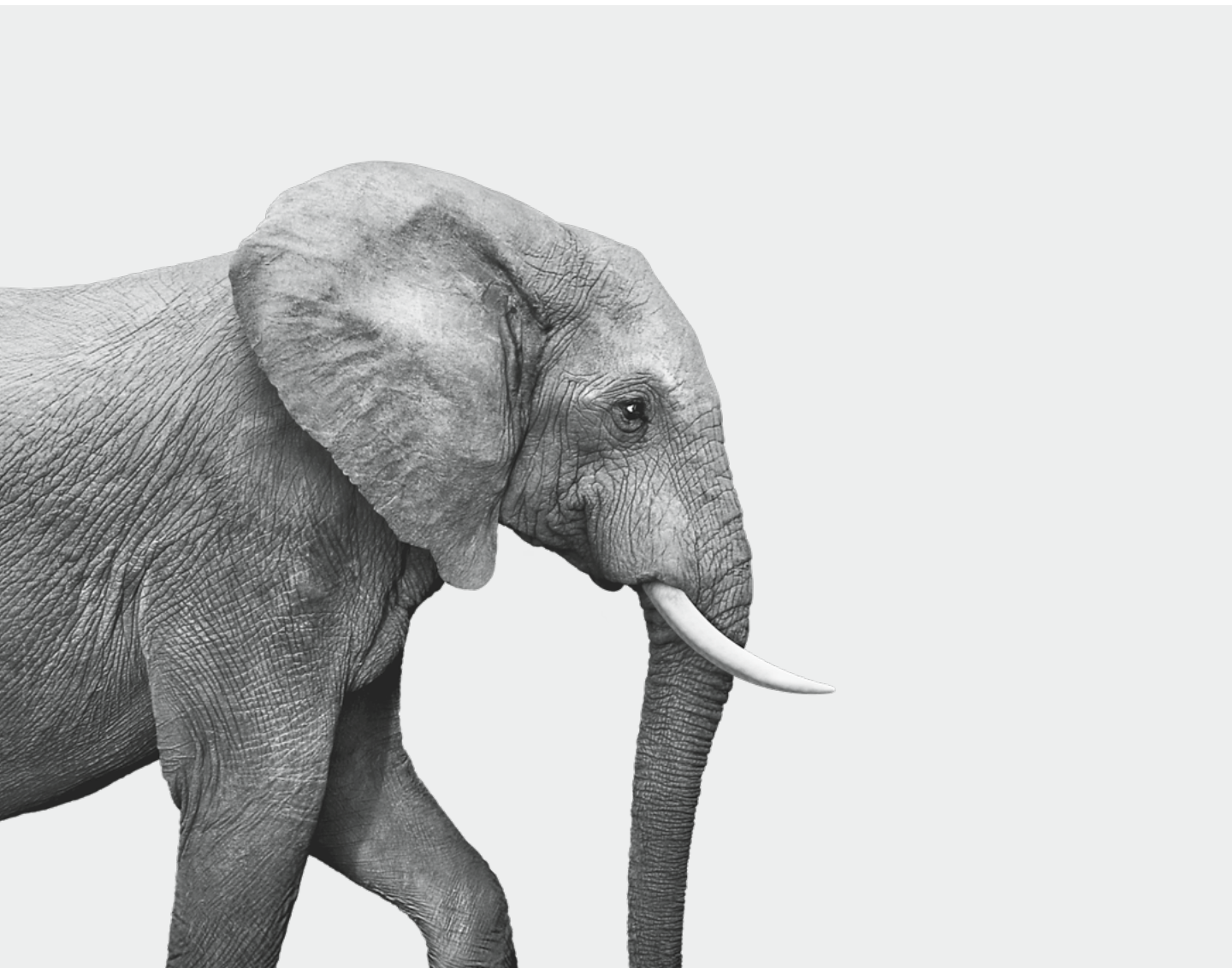
Transaction fees

The various transaction fees can be found in the Advisor Centre Document Centre under *Individual insurance/ Administration and forms/Policies and procedures guide/ Transaction fees*.

iA Financial Group – A solid, trusted company

With over 125 years of history in the insurance and wealth management businesses, iA Financial Group is synonymous with trust for its clients! Founded in 1892, iA has always succeeded in adapting its practices and product and service 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.



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