

Term life insurance



INSURANCE THAT KEEPS PACE WITH THEIR LIVES



For advisor use only

Term Life Insurance

A leader in term life insurance on the Canadian market, iA Financial Group has the industry's most complete and flexible range of coverage.

Regardless of the nature of your clients' needs, term life insurance can meet their changing needs with 10 to 40 years of coverage. It provides your clients with all the necessary flexibility to harmonize the term of their coverage according to their financial commitments in a single contract.



**iA sets
the pace!**

iA issues the most term life insurance policies in Canada.

Coverage adapted to your clients

Keeping pace with their lives

With term life insurance you can help your clients achieve their financial ambitions while respecting their budget and providing them with the necessary flexibility to keep pace with their lives. It allows you to meet the following objectives, among others:

- Ensure the family's financial security in case of death.
- Protect a real estate investment in case of death.
- Protect the insurability of a healthy young adult.
- Have leeway in case of extension of temporary needs.
- Be able to convert one's protection into permanent coverage at any time.
- Benefit from an affordable insurance solution.

Therefore, term life insurance is a particularly interesting solution for **young adults, families, mortgage buyers and early retirees** who are seeking to achieve their objectives through insurance.

Keeping pace with their business

Thanks to its great flexibility and affordability, term life insurance is an ideal offer for your business clientele. Regardless of whether the business is starting up, in a growth phase or at maturity, term life insurance adapts to the pace of business by offering appropriate coverage throughout the company's evolution to meet the following objectives:

- Protect working capital;
- Fund a buy-sell agreement among shareholders;
- Ensure a business succession by protecting the value of a key employee;
- Have leeway in case of extension of temporary needs.
- Be able to convert one's protection into permanent coverage at any time.

Therefore, term life insurance is a particularly interesting solution for **business corporations** that are seeking to achieve these objectives through insurance.

Term Life Insurance



Keeping pace with their lives

Build and protect

Objectives

- Guarantee insurability at an affordable cost
- Replace income in case of premature death
- Ensure repayment of the mortgage and other loans
- Cover the cost of your children's education
- Extend the term of your coverage or convert your term coverage into permanent coverage

Begin a career

Buy a home

Have a child

Go into business

Prepare retirement

Life events

Keeping pace with their business

Ensure growth

- Secure a commercial loan
- Protect the company's working capital
- Insure a key person
- Fund a buy-sell agreement among shareholders

Become a business owner

Protect the growth of operations

Ensure the company's sustainability



Brittany, 30
« Thanks to this insurance, I can protect my family's financial security and take advantage of several options for the future. »



Matthew, 35
« This flexible and convenient insurance provides coverage for my real estate investment according to my specific need. »



May, 50
« Term life insurance provides low-cost coverage for my needs until I retire. »



Christopher, 50
« Term life insurance is a flexible solution that adapts to the evolving needs of my business. »

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!

	T10 and T20	Pick-A-Term
Flexible coverage terms	10 years and 20 years	10 to 40 years
Face amount	Up to \$20 M in standard underwriting (special quotation service for higher amounts)	
Type of face amount	Level	Level or decreasing to 50%
Many riders and additional benefits available	A choice of 16 riders and additional benefits available, including Critical Illness and Disability Credit	
Combined Coverage discount	Addition of one or more riders and additional benefits at no additional policy charge.	
Guaranteed renewal without additional proof of insurability	Level	YRT
Conversion without additional proof of insurability	Possible conversion to any of our permanent life insurance coverage, including the two versions of our iA Participating Life Insurance product: iA PAR Estate and iA PAR Wealth Possibility of converting a 10-year term (T10 or Pick-A-Term 10 years) to T20, Pick-A-Term 20 years or Pick-A-Term 30 years within five years after issue	
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 and over	
Accelerated underwriting with instant decision	Up to \$2 M for insured age 50 and under thanks to EVO, the best remote sales platform	
Preferred underwriting	Possible saving on premiums for amounts of insurance over \$2 M	



Accelerated or Preferred underwriting

The leader in instant decisions, iA Financial Group offers you accelerated quotes up to \$2 M 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 \$2 M or more and have a healthy lifestyle may benefit from one of the 4 preferred rate classes. They will also benefit from an additional discount with access to a distinct rate band.

EVO

Experience driven

Your innovative technological insurance and savings product platform, delivering a simplified experience tailored to your reality.

Custom-made and personalized solutions!

Several options to improve coverage

Thanks to a vast selection of 16 riders and additional benefits, you can create custom coverage for your clients as their needs evolve. In addition, your clients can realize savings through the Combined Coverage discount!

- Disability Credit:
 - Monthly benefit up to \$3,500
 - Term of benefits: 2 years, 5 years or up to age 65
- Critical Illness:
 - Complete coverage of 25 diseases + 5 juvenile conditions
 - More affordable coverage of 4 diseases + 5 juvenile conditions, plus a decreasing to 50% face amount option, ideal for the mortgage market
 - Term coverage T10, T20, T25 and T75 and permanent coverage T100
- Accidental Death (AD)
- Accidental Death and Dismemberment (AD&D)
- 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)
- Accidental Fracture (AF)
- Guaranteed Insurability (GI)
- Critical Illness – Child
- Hospitalization
- Hospitalization and Home Care
- Child Module
- Child Module PLUS
- Supplementary Income (SI)
- Paramedical Care in the Event of an Accident

The **Critical Illness** and **Disability Credit** riders are the most appreciated by far, both by family clientele and business owners.

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 afterwards. This unique flexibility offers a more affordable option to clients who want to cover their mortgage needs.

Renewable at YRT premiums

Renewable at yearly renewable term (YRT) insurance 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 increase of refinancing, but also for business clients as security for refinancing of a commercial loan.



Personalized expertise

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.



VIP underwriting program

Special service available for clients with a minimum annual premium of \$10,000:

- Underwriter assigned and initial follow-up in less than 24 hours
- Direct line to the underwriter assigned to your client
- No additional procedures

The Benefits Package

- Conversion
- Face amount decreasing to 50%*
- Guaranteed renewal
- Renewable at YRT premiums**
- Combined Coverage discount
- Accelerated underwriting up to \$2 M or Preferred underwriting (+\$2 M)
- VIP underwriting (minimum annual premium of \$10,000)
- iA Large Case Solutions program

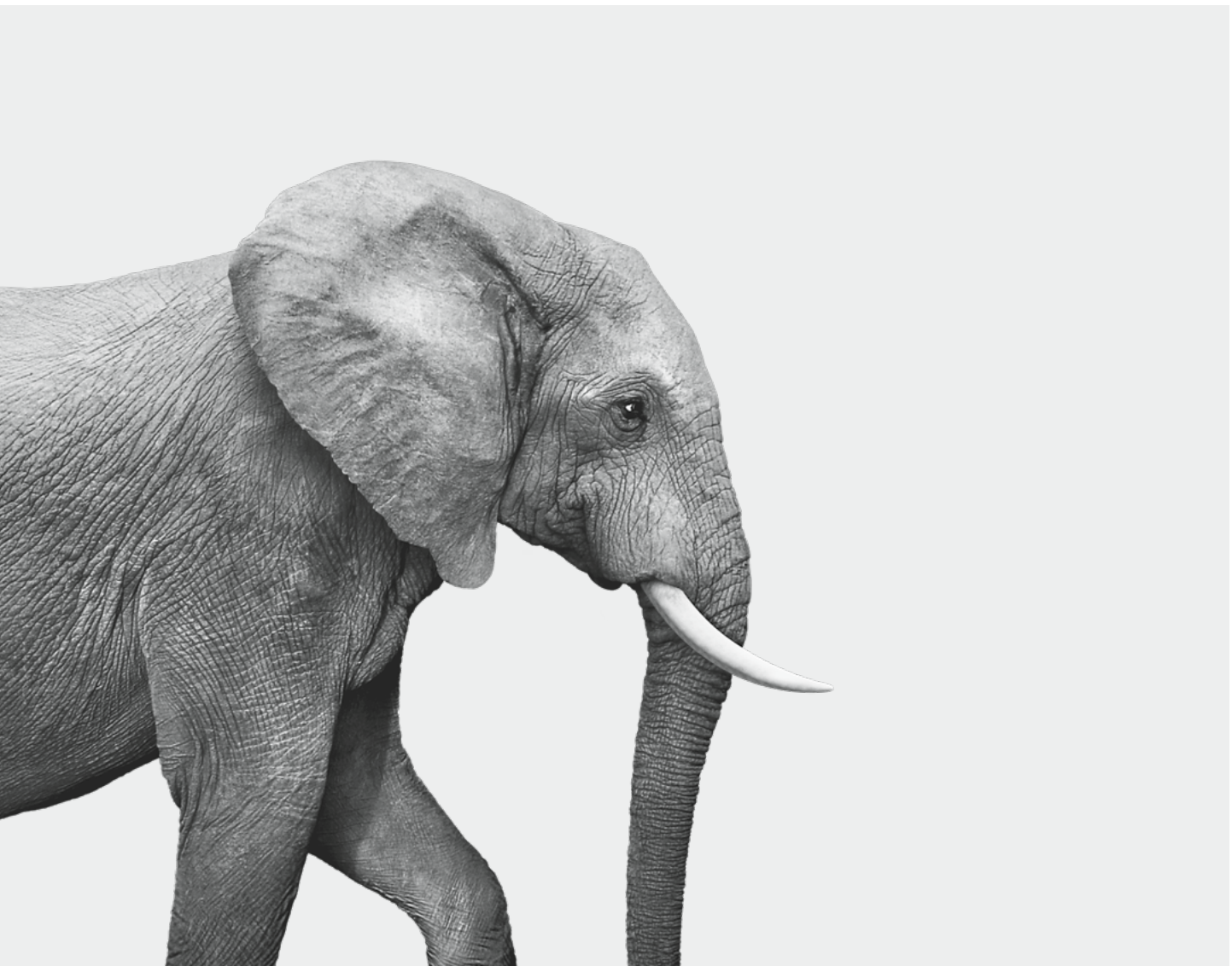
* Optional with Pick-A-Term

** Included with Pick-A-Term

iA Financial Group – A solid, trusted company

With over 125 years of history in the insurance and wealth management businesses, iA Financial Group is a name that inspires trust for its clients. Founded in 1892, iA has always succeeded in adapting its practices and product 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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INVESTED IN YOU.

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