

Speak to your financial
security advisor
about Inheritance
Your Way

When the time comes, your wishes will be carried out. Each heir will receive the monies intended for him or her according to the terms you will have selected.



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INVESTED IN YOU.

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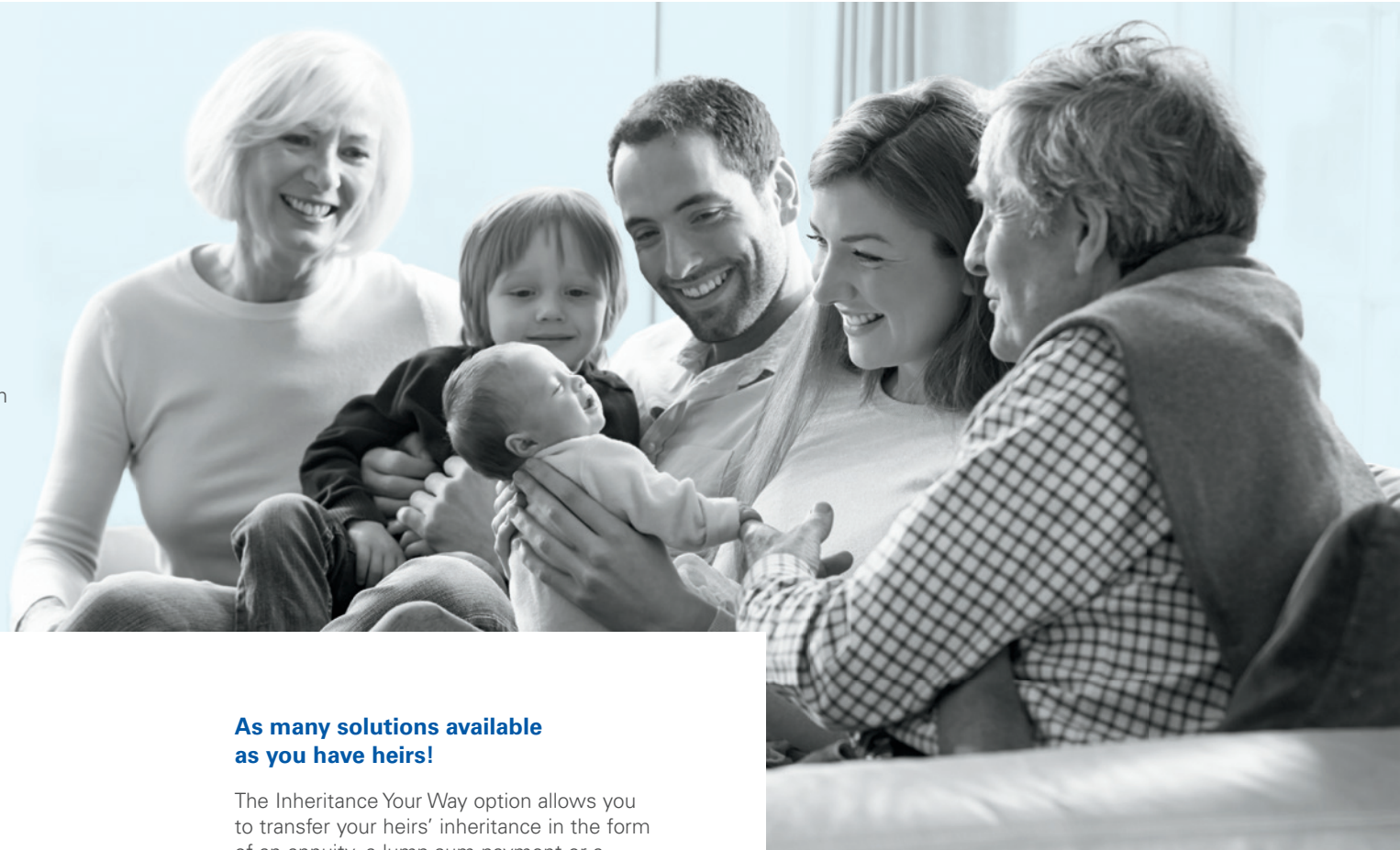
**INHERITANCE
YOUR WAY**

A flexible solution
for you and your heirs.



You care for your loved ones just the way they are, including their differences

That's why you want to do what's best for each. The way in which you leave them an inheritance is certainly one way to take care of their interests, even after death. Because each person has different needs, a one-time inheritance may not work for everyone.



Taking care of your loved ones, even after you're gone

You can take comfort in knowing that iA Financial Group allows you to transfer the monies accumulated in your savings contracts according to a formula adapted to each of your loved ones in order to make sure they're taken care of once you're gone.

- Are you worried that your heirs will have difficulty managing a large inheritance?
- Do you have an heir who will require regular income for special care throughout his or her life?
- Do you want any inheritances transferred gradually?
- Do you want to transfer any inheritances with complete discretion without going through your estate?

As many solutions available as you have heirs!

The Inheritance Your Way option allows you to transfer your heirs' inheritance in the form of an annuity, a lump-sum payment or a combination of the two. The numerous possibilities offer unlimited flexibility to build a customized solution:

- A one-time lump-sum payment
- Fixed and guaranteed periodic payments over a desired period
- Fixed and guaranteed periodic payments over the life of the heir and, if desired, for a minimum guaranteed period

You can choose any one of these options or a combination of the three, in a ratio of your choosing.

Guaranteed flexibility

The Inheritance Your Way option is offered at no charge and you can make your selection when the contract is issued or any time after issue. You can also change or cancel your selection, or change beneficiaries as required.