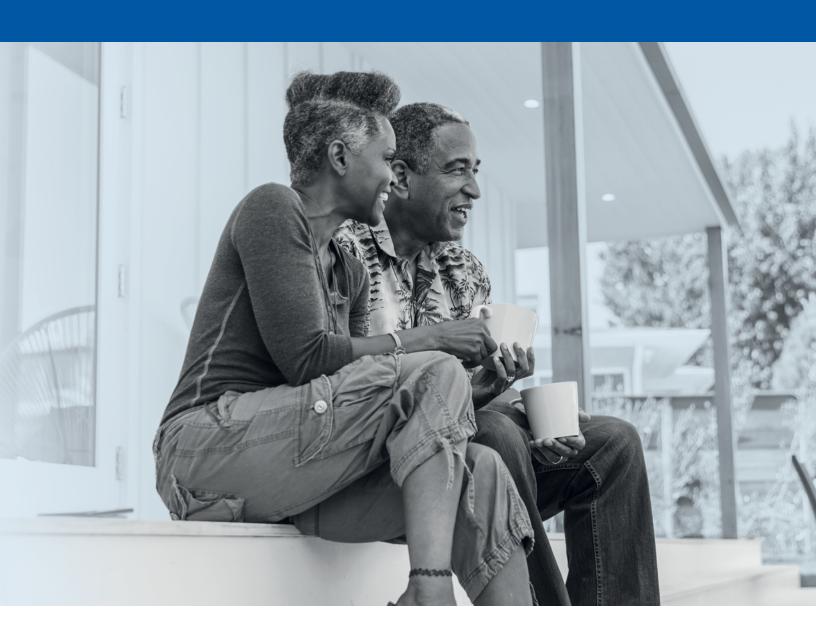


TRADITIONAL INSURANCE

Look forward to your future with serenity





Life and Serenity 65



Life and Serenity 65 is different from other life insurance because it offers you all the advantages of permanent life insurance plus financial assistance while you are living, if you experience a loss of independent existence. Since the occurrence of Alzheimer's and Parkinson's disease is increasing, it's reassuring to know that life insurance coverage could ensure your financial independence.

Coverage for your family that makes all the difference for you You no doubt have life insurance to cover your family's financial needs in case you die prematurely and/or to do things like leaving money to your heirs, paying final expenses, paying estate taxes, etc. Your foresight will allow you to take care of your loved ones when you are no longer with them. But what if we offered you life insurance that you yourself could benefit from during your lifetime—life insurance that covers healthcare costs as you get older?

With Life and Serenity 65, you have:

- The peace of mind that comes from permanent life insurance with guaranteed premiums.
- The possibility of obtaining quality healthcare in the event of a loss of independent existence, Alzheimer's disease, Parkinson's disease or paralysis as of age 65, thanks to monthly payments equal to 1% of the face amount.
- No worries about premium payments from the time you are diagnosed with one of the four conditions listed above.
- The capacity to leave something to your loved ones, because even if the monthly benefits totally depleted your face amount, 25% of your initial face amount will be paid to your heirs upon your death.
- The ability to benefit from the coverage that you've paid for..

The best person to reply on? You!

Healthcare for seniors is more and more expensive. No one wants to become a burden to their family. Without sufficient financial resources, it can be difficult to obtain quality healthcare and an environment adapted to your physical condition. Life and Serenity 65 supports you during this phase of your life by paying you a monthly benefit so you can obtain appropriate care if you are no longer able to care for yourself.

The best time to think about yourself is now!

Once someone is no longer able to care for themselves, it's often too late to think about getting adequate financial support for their healthcare costs. Inevitably at this point, spending quickly consumes a lifetime of savings. If you're age 40 or older, now is the time to take action. Smart planning today will determine your future quality of life.

- Who will take care of you if you lose your independence?
- Are you concerned about maintaining your quality of life and receiving quality healthcare?
- Have you thought about how having to take care of your parents one day would affect you and your family?
- Do you worry about becoming a burden on your loved ones?

Traditional life insurance

Traditional life insurance from the Industrial Alliance Group offers peace of mind from generation to generation.

Because your needs are unique and they change over time, our products offer you all the necessary flexibility to satisfy your expectations from one generation to the next.

Ask your advisor about the many advantages of

Life and Serenity 65.

They can help you choose the coverage that suits you best.





INVESTED IN YOU.