



Does your lending institution offer you this much?

See for yourself how the iA mortgage insurance package offers you more:

| | iA Financial Group | Lending Institutions |
|---|--------------------|----------------------|
| Type of plan | Individual | Group |
| Disability insurance available | Yes | Yes |
| Critical illness insurance available | Yes | Usually |
| Customized coverage amount | Yes | No |
| Choice of level or decreasing face amount | Yes | Decreasing only |
| Ability to negotiate a better borrowing rate and keep your insurance intact, regardless of changes in your health | Yes | No |
| Ability to choose your beneficiary and your use of the funds | Yes | No |
| Guaranteed premium that will not be affected by interest rate hikes when mortgage is renewed | Yes | No |

The premium... Let's compare for a male non-smoker, age 35, life insurance coverage* \$750,000





The iA mortgage insurance package:

complete, flexible and affordable

Situation 1

LIFE INSURANCE COVERAGE

T25 – Decreasing to 50% **Coverage: \$300,000**

\$27/month

DISABILITY INSURANCE COVERAGE

Monthly coverage:

\$1,500

\$26/month

CRITICAL ILLNESS INSURANCE COVERAGE

4 illnesses

T25 – Decreasing to 50%

Coverage: \$100,000

\$26/month

Complete package for \$79/month

Situation 2

LIFE INSURANCE COVERAGE

T25 – Decreasing to 50% **Coverage: \$750,000**

\$51/month

DISABILITY INSURANCE COVERAGE

Monthly coverage:

\$3,000

\$52/month

CRITICAL ILLNESS INSURANCE COVERAGE

4 illnesses

T25 – Decreasing to 50%

Coverage: \$100,000

\$26/month

Complete package for \$129/month

Example for a male non-smoker, age 35

The iA mortgage insurance package—custom-built coverage to meet your needs

INVESTED IN YOU.