

Superior Program



COMPREHENSIVE INCOME REPLACEMENT INSURANCE



Your most valuable asset is your income

Your ability to earn a living is your most important asset, probably worth much more than the value of everything you own, including your house, cottage and investments combined.

It's because of your income that you're able to maintain your lifestyle.



But what if?

What would happen if you became ill or suffered an accident and were completely unable to work?

- Would you have enough savings to be able to keep paying your bills? If so, for how long?
- Do you have disability income insurance through your work? If so, would it cover all your needs?

In the event of a disability, not only would you lose your primary source of income, you may also incur additional costs related to your health.



In numbers

More than 1 in 2 Canadians
continue to live
paycheque to paycheque¹

1 in 3 people,
on average, will be disabled
for 90 days or more at least
once before they reach age 65²

1 in 7 Canadians
are disabled at any given time³

¹ BDO Canada Affordability Index 2019

² CLHIA, A guide to disability insurance

³ Statistics Canada, Commissioners disability table A

Superior Program

- Income insurance for all workers that covers your income up to \$15,000 per month, depending on your job, and the benefits are non-taxable!
- Coverage in case of accident or illness, whether at work, at home or while playing sports.

It's there for you when you are unable to resume work due to an illness or an accident⁴

⁴ The work leave must be recommended by your doctor.

A coverage designed for you



COMPREHENSIVE

A disability insurance that replaces your paycheque when you are sick or injured.



REASSURING

Your life plans won't be altered by any unforeseen events. Money will keep coming in, even if you can't work.



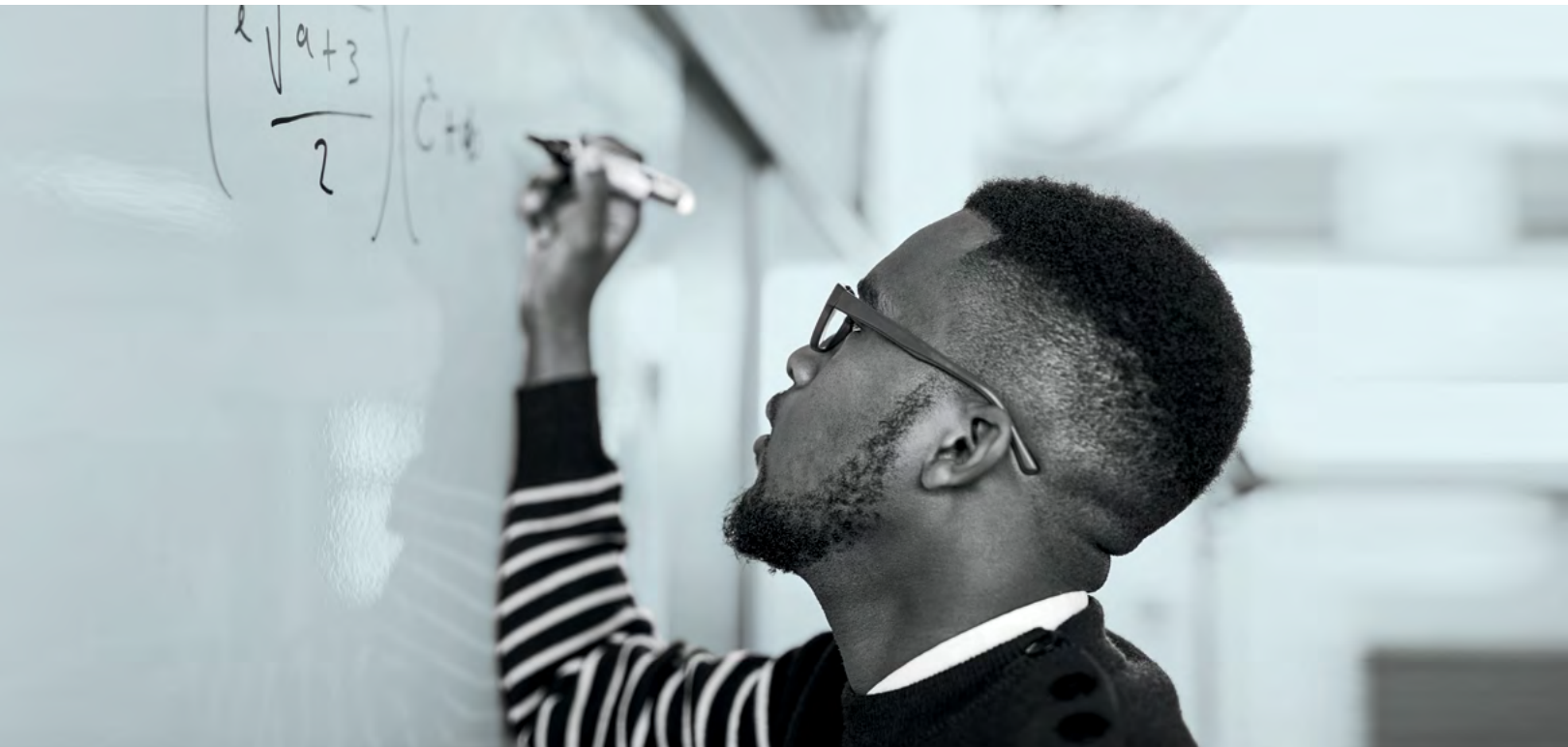
CUSTOMIZED

A wide range of coverages adapted to your needs and budget.

iA Financial Group offers you more

- A premium holiday for your disability period.
- Immediate benefit payments in case of hospitalization and day surgery.
- Non-taxable disability benefits⁵.
- Overhead expense insurance to cover your business expenses.
- A vocational rehabilitation program to help you regain your ability to work.
- A free over-the-phone advice service from legal and medical experts.
- Automatic increase in benefits without medicals to insure your benefit grows as your income grows.
- And more!

⁵When the insured is paying the premiums.

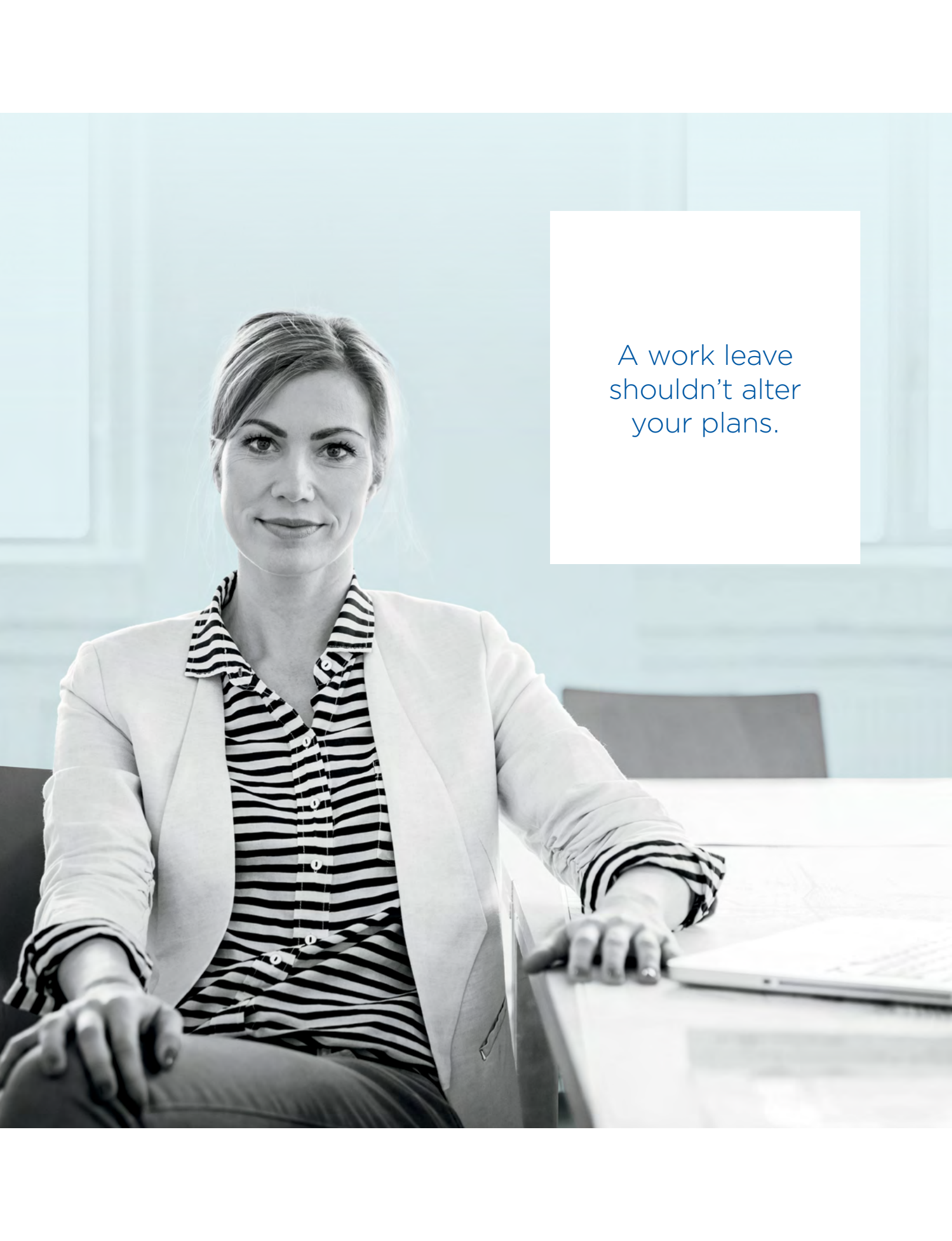


Customize your coverage for your needs

Coverage options for disability insurance	Accident and illness OR accident only
Coverage of	\$500 minimum Up to \$15,000 maximum depending on your job
Options available to fit your needs	Travel insurance <ul style="list-style-type: none">— Fracture benefit— Accidental death, dismemberment or loss of use— Reimbursement of medical expenses following an accident: hospitalization expenses, ambulance, home nursing care, chiropractor, osteopath, physiotherapist, medications, dental accidents, etc.

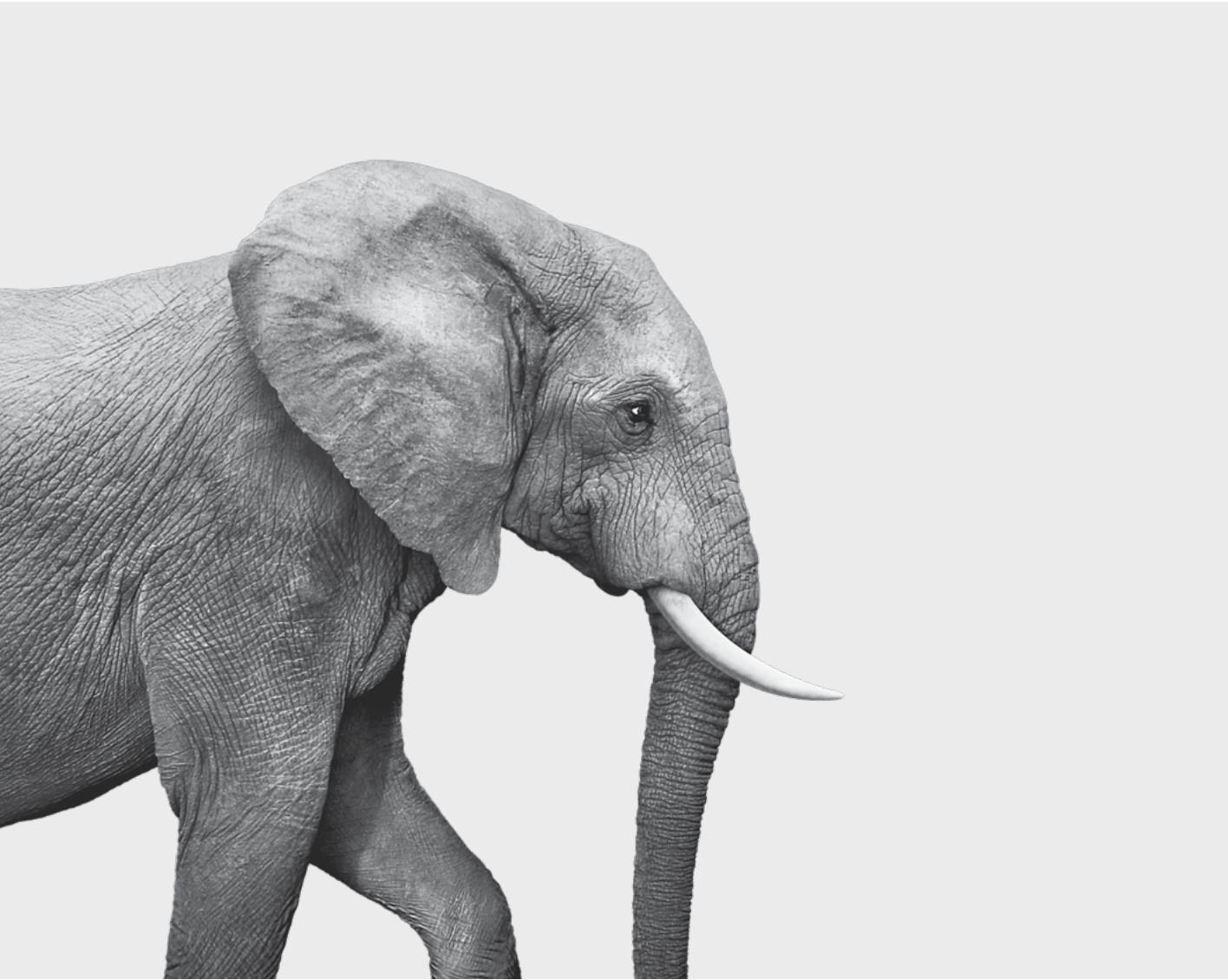
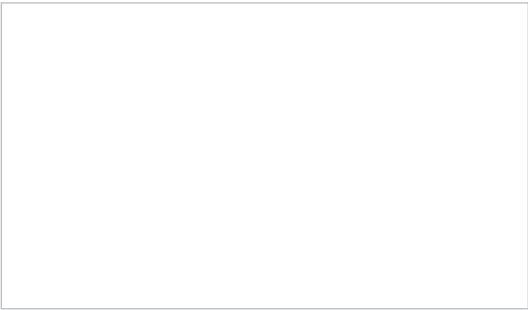
Your financial security advisor can explain all of these options.

Refer to your contract for more information on expenses covered as well as limitations and exclusions for the coverage you select.



A work leave
shouldn't alter
your plans.

Contact your financial security advisor at iA Financial Group today.



F13-1086A (24-04) ACC

INVESTED IN YOU.

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