

Traditional
Insurance

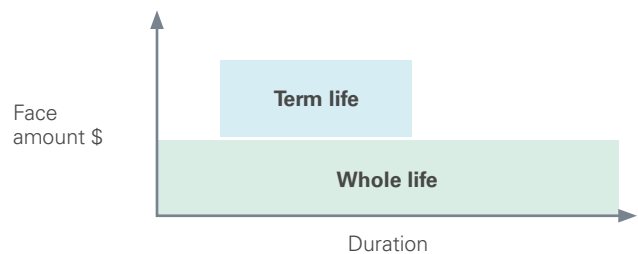
Enjoy life with peace of mind



Because needs change over the course of our lives, we've designed different types of coverage to meet your changing needs.

Most of the time, we underestimate the impact on daily living that a premature death of one of the family's main providers could have. Traditional Insurance, with a tax-free death benefit, is an essential means to give your loved ones the necessary financial support to carry on with their lives.

Traditional Insurance is complete coverage that adapts to your needs, with various **whole life and term life** options available on the same contract for you, your family members and your business partners.



Term coverage

Term coverage is useful for situations like insuring your mortgage loan, insuring living expenses during the period your children are dependent on you, protecting your children's financial future or for personal loans. For all these situations, term coverage can be a good, affordable solution.

Whole life coverage

To adequately cover permanent insurance needs such as bequests to your heirs, final expenses and inheritance taxes, or to ensure the continuity of your business or protect an investment, appropriate whole life coverage is indispensable.

Clients will appreciate the **simplicity** of our Traditional Insurance: a single premium, a single policy fee, a flexible contract and **countless possibilities adapted to your needs** for whole life and term coverage.

Why choose **term** coverage?

Advantages of term coverage

If your needs extend over 10 or 20 years, it's possible to renew your coverage or to convert it to whole life coverage without a medical exam. The renewal premium is known from the beginning.

Distinct advantages of Pick-A-Term coverage

If your needs are for a specific period, you can choose coverage between 10 and 40 years. You'll also have the possibility of opting for insurance with a face amount decreasing to 50%, a great solution to insure a long-term loan.

Our range of term coverages offers the duration that corresponds exactly to your needs. It features:

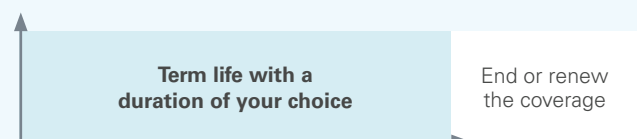
- The right price
- Guaranteed premium payments for the duration of your coverage

The right coverage at the right price for your needs

At the end of the selected term, you can benefit from savings with annual renewals if you'd like to keep your coverage a little longer.

For all term coverages

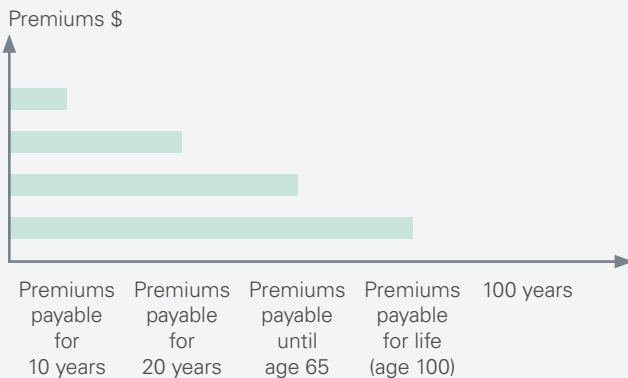
The flexibility of your term coverage allows you to convert it into whole life insurance if your needs change, without medical exams.



Why choose **whole life** coverage?

Whole life coverage offers you a **guaranteed** face amount, premiums and surrender values, and protects you for **your entire life**. No surprises, no worries!

To adapt your coverage to your budget, you can choose to pay premiums over different periods.



What are the advantages for you?

- When the selected timeframe ends, your coverage is completely paid and you continue to be covered for your entire life.
- You remain covered according to the same conditions even if your state of health deteriorates.
- Whole life coverage includes surrender values that increase with time, allowing the accumulation of a fund which could be used, if necessary, starting in the 11th year. The surrender value corresponds to the amount to which you'd have access if you ended your coverage.

To protect your children's future

The Child Life & Health Duo is specially designed for children between 0 and 20 years old. This combination offers both whole life coverage and a critical illness benefit. Children benefit from life insurance offering a number of advantages as they grow. And, if necessary, you would have the financial means to temporarily leave your job and stay by their bedside to devote yourself to their recovery and even pay the medical fees for specialized treatments.

This coverage is available until the end of the premium payment period and can be converted into permanent critical illness coverage once the child becomes an adult, with no medical exams.

With the quick payment option, your children's insurance will be fully paid in adulthood, regardless of their state of health.

Advantages that your children can benefit from their entire lives!

- For all whole life coverages issued before age 20, we offer the guarantee of being able to increase the coverage, regardless of the insured's state of health. This is important for major life passages such as college graduation, marriage or becoming a parent for the first time.
- In addition, you save your children from potential worries by eliminating certain financial burdens in adulthood.

What can your life insurance do for you?

As we get older, we experience physical limitations, and easy tasks sometimes become difficult. When that time comes, it's important to have sufficient financial resources available for health and home care services.

Who will take care of you?

If you're between age 40 and 60, iA Financial Group offers you a unique kind of coverage: **Life and Serenity 65**.

This whole life insurance gives you a double guarantee:

- It pays a benefit to your heirs upon your death.
- In case of loss of independent existence, Alzheimer's disease, Parkinson's disease or paralysis, it pays a **monthly benefit** so you can get the help and long-term care you need.

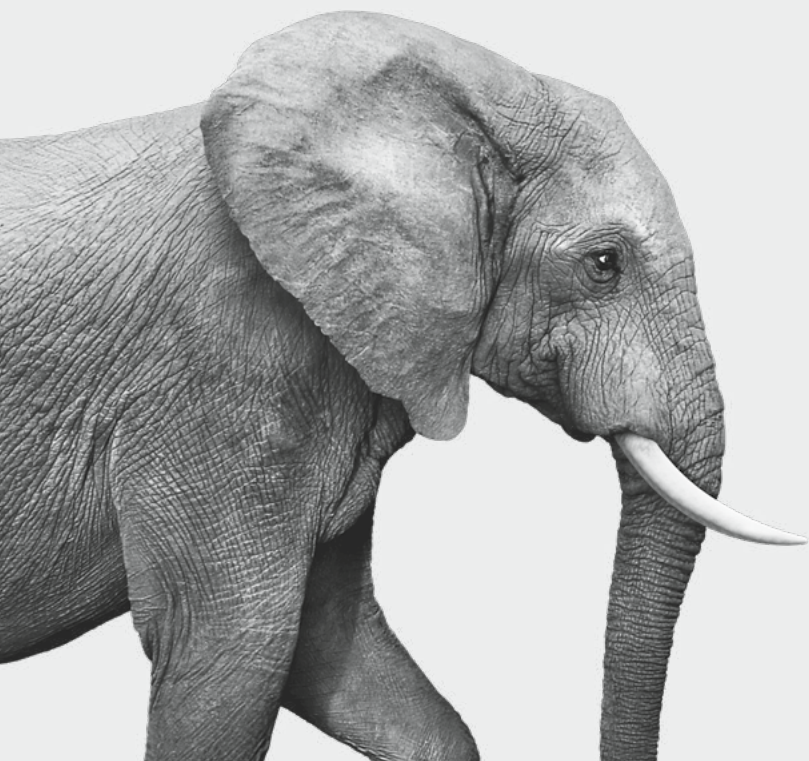
In addition, upon diagnosis you are exempt from paying premiums.

And upon your death, a minimum of 25% of your initial life insurance face amount will be paid to your heirs, even if payments to you have depleted the entire amount.

All told, you and your heirs could receive up to 125% of your face amount. This advantage is only available from **Life and Serenity 65**.

Life insurance that delivers value when you need it most

Life and Serenity 65 allows you to profit from your face amount during your lifetime. It's reassuring to know that you can count on your life insurance to help you avoid becoming a burden to your family if you can no longer live independently.



Because your needs are specific and they evolve over time, our products offer you the flexibility to continually satisfy your expectations. Contact one of our financial advisors to analyze your needs and help you choose the best solution for you.

INVESTED IN YOU.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

ia.ca