

Term life insurance



LIFE
INSURANCE

INSURANCE THAT KEEPS PACE WITH YOUR LIFE



iA Financial Group, leader in term life insurance!

When it comes to choosing flexible, complete and affordable term insurance coverage to protect the financial security of your loved ones, you can count on iA Financial Group, the insurer chosen by the largest number of Canadians each year.

Discover how term life insurance can help you reach your financial goals while offering you several options adapted to your changing needs over time.

Coverage that keeps pace with your life

Whether you are thinking about buying your first home, waiting for a new addition to your family or preparing for your retirement, term life insurance meets your needs throughout the various stages of your life.

With a choice of coverage periods ranging from 10 to 40 years, your premium will be adapted to your budget, level and never increase during the selected term. You also have the possibility of renewing your coverage if needed, regardless of your state of health.

Numerous advantages within your reach

Here is why our term life insurance is the most sought after by Canadians!

Customized coverage

Thanks to a selection of sixteen additional coverages, you can customize your coverage while saving with the Combined Coverage discount, which allows you to avoid additional policy fees. Your choices include disability and critical illness coverages to maintain your lifestyle in case the unexpected happens.

Leeway for the unexpected

Certain insurance needs are often extended by a few years due to the refinancing of a mortgage or obtaining a new car loan. With Pick-A-Term coverage, at maturity, you can renew your coverage annually at an attractive price, the time it takes to free yourself from your financial commitments.

The possibility of converting your coverage in case of need

Life can be full of surprises. That is why it is important to count on coverage that adapts to your lifestyle. 10-year term insurance includes an exchange privilege¹ for a 20 or 30-year term in the event longer-term needs arise. You also have the option of converting your term life insurance coverage into permanent life insurance coverage at any time, without additional proof of insurability.

Quick enrolment and instant acceptance!

If you are between 18 and 50 years of age and you purchase up to \$2 million in insurance, all you have to do is answer a few health questions and you can be accepted immediately with no medical requirement being systematically requested.

Additional savings for large amounts of insurance

For insurance amounts of \$2 million or more, you can benefit from preferred rates if you have a healthy lifestyle.

¹ Possibility of converting a 10-year term (T10 or 10-year Pick-A-Term) into a T20, 20-year Pick-A-Term or 30-year Pick-A-Term in the five years following issue.

Real estate purchase

Considering a real estate transaction?

Term life insurance offers you complete and personalized coverage to protect this major investment in case of premature death and to avoid bequeathing a mortgage to your loved ones. This solution protects your interests by offering great freedom, for an affordable price!

The substantial benefits of term life insurance!

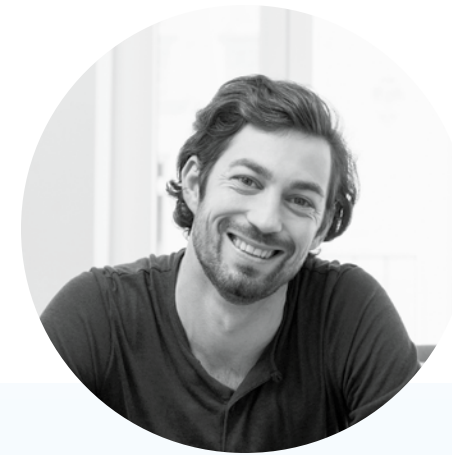
Much more flexible than mortgage insurance offered by lending institutions, term life insurance:

Allows you to choose between a fixed amount of insurance or an amount decreasing to 50% of the initial amount, to better adapt to your budget.

Offers the freedom to select the duration of the term and guarantees you a fixed premium during this term, even if the interest rates increase.

Provides the option of changing mortgage lenders when renewing a mortgage or for a new residential purchase while maintaining your insurance and the fixed premium amount, regardless of a change in your health.

Gives you the possibility of choosing the person who will receive your death benefit and this person can use this amount anyway they like, whether it is to repay the balance of the mortgage loan or to fulfil other needs.



This is Matthew

Matthew, aged 35, has just purchased a townhouse in his native city and is looking to protect the greatest investment he has made so far.

Following an analysis of his needs, his financial advisor recommends:

- Pick-A-Term life insurance coverage with a 25-year term for a face amount of \$750,000;

+ two additional coverages:

- 2-year Disability Credit coverage for a sum insured of \$2,000/month;
- Critical Illness coverage for 4 illnesses, with a 25-year term for a sum insured of \$200,000.

Solution

Coverage	Monthly premium
Pick-A-Term T25 – \$750,000	\$66.83
Disability Credit rider (2 years, \$2,000/month)	\$34.56
Critical Illness rider (T25- 4 illnesses, \$200,000)	\$60.30
Total	\$161.69

Assumptions: 35-year old male non-smoker; monthly premiums according to the rate in effect on April 30, 2022.



Coverage that adapts to the pace of his life.

Immediately:

- The term life insurance allows Matthew to obtain customized coverage for the duration of his loan while benefiting from additional coverages to fulfil his insurance need in case of disability or critical illness.

In the future:

- He will have leeway if he has to extend his loan by a few years when his initial coverage expires thanks to low-cost annual renewals.



Your family is growing!

The birth of a child changes a life and you are becoming more concerned than ever by the financial consequences of the premature death of one of the parents?

Term life insurance allows you to look to the future with peace of mind while respecting your budget, knowing that you benefit from the financial security needed to ensure your family's well-being in case of need.



This is Brittany

Brittany, age 30, is a young professional and mother who wants to protect her family's financial security.

Following an analysis of her needs, her financial advisor recommends:

- 30-year Pick-A-Term life insurance coverage for a sum insured of \$1 million;
- + one additional coverage:**
- \$200,000 in Critical Illness coverage for 25 illnesses to age 75.



Solution

Coverage	Monthly premium
Pick-A-Term T30 – \$1 M	\$63.00
Critical Illness rider (T75- 25 illnesses, \$200,000)	\$109.62
Total	\$172.62

Assumptions: 30-year old female, non-smoker; monthly premiums according to the rates in effect on April 30, 2022.

Coverage that adapts to the pace of her life.

Immediately:

- This solution allows Brittany to protect her children from a potential financial burden by ensuring the payment of her financial obligations in the event of premature death or critical illness while respecting her budget.

In the future:

- At any time during the coverage period, she can convert all or a portion of her term coverage into permanent life insurance by choosing from our range of products, including iA PAR Estate and iA PAR Wealth participating life insurance, to grow her estate for her loved ones.
- She would have leeway if she were to extend her loan by a few years when the initial coverage expires thanks to low-cost annual renewals.

Early retirement

You're still a few years away from retirement and you are certain that your financial commitments will continue?

Term life insurance is a practical solution to fill your need for coverage during your final years on the job market. Affordable and flexible, it allows you to protect the financial health of your loved ones according to your specific needs, at a low cost.



This is May

Having recently decided to partially refinance her mortgage loan to do some major work on her property, May, age 50, is looking to cover her insurance needs until retirement.

Following an analysis of her needs, her financial advisor recommends:

- 10-year Pick-A-Term life insurance coverage for a sum insured of \$500,000.

Solution

Coverage	Monthly premium
Pick-A-Term T10 – \$500,000	\$48.60

Assumptions: 50-year old female, non-smoker; monthly premium according to the rates in effect on April 30, 2022.

Coverage that adapts to the pace of her life.

Immediately:

- Term life insurance is an affordable solution that allows May to leave a debt-free inheritance to her family in the event of premature death.

In the future:

- She will have the possibility of extending her insurance coverage by converting her initial coverage over 10 years into new coverage over 20 or 30 years in the first five years following the issuance of her policy in order to benefit from coverage that can last up to age 85;
- At any time during her coverage, she can convert all or a portion of her term coverage into permanent life insurance by choosing from our range of products, including iA PAR Estate and iA PAR Wealth participating life insurance, to grow her estate for her loved ones.

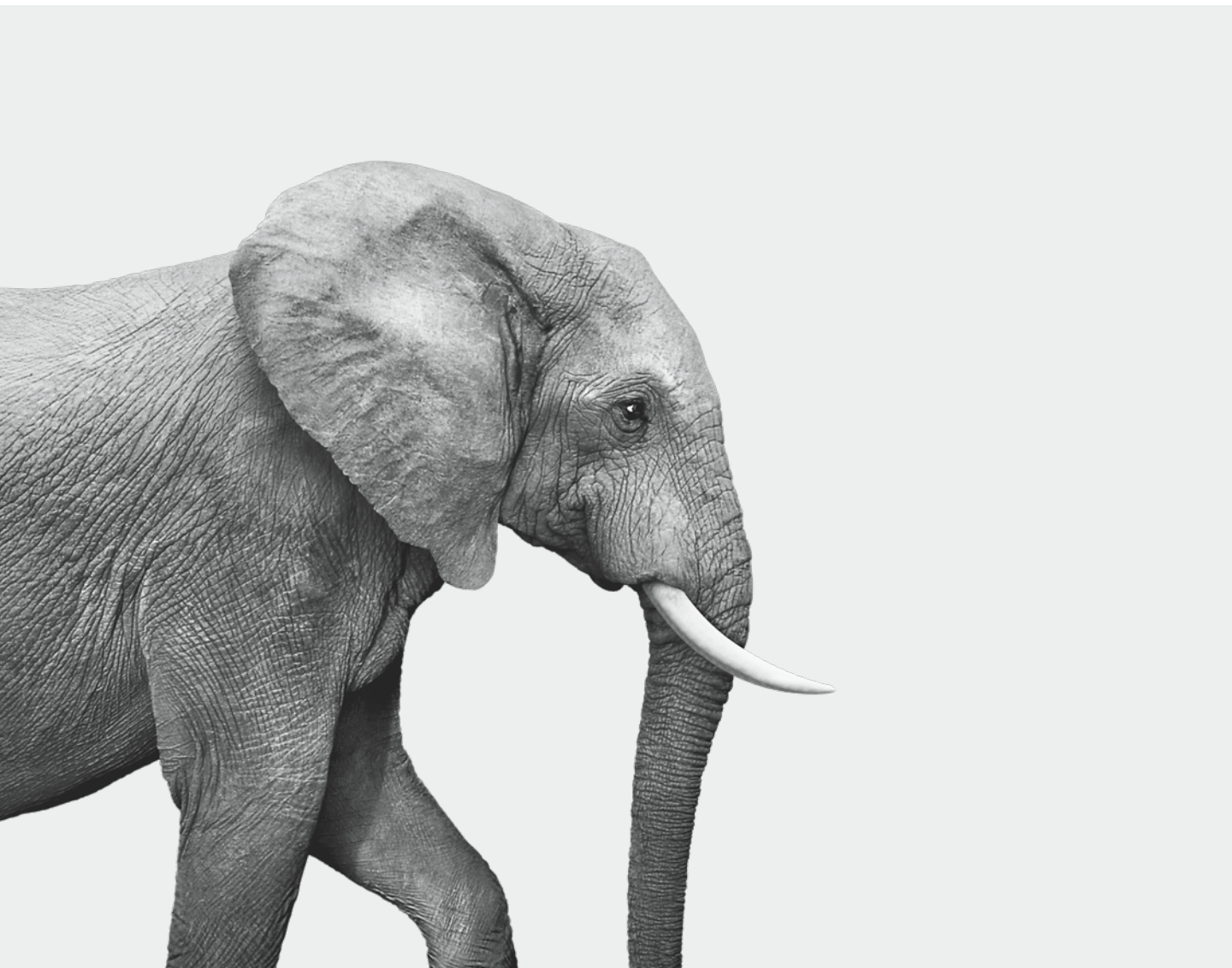
**Insurance
that keeps
pace with
your life**



iA Financial Group – A solid, trusted company

With over 125 years of history in the insurance and wealth management businesses, iA Financial Group is a name that inspires trust for its clients. Founded in 1892, iA has always succeeded in adapting its practices and product offering to changing market needs in order to meet the needs of clients.

Our mission is to ensure the financial wellbeing of our clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.



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