

# CHOOSE *ia*

Individual Insurance, Savings and Retirement Magazine

INSURANCE  
EDITION

## SHAPING SUCCESS




# CONTENTS

Millennials, snapshot of a generation	2	Term life insurance   Family	15
iA Story	3	Term life insurance   Companies	16
More than a life insurance policy	4	Well-supported means well-equipped   iA Digital Solutions	17
The newcomers, a world of new business opportunities	5	Whole Life Insurance	18
iA Participating Life Insurance	6	Access Life	19
Immediate financing arrangement	7	Genesis	20
Insured retirement strategy	8	Our riders and additional benefits	21
iA Large Case Solutions	9	Our living benefits solutions	22
iA Global Asset Management (iAGAM)	10	iA Digital Solutions	23
iA's one-stop shop	11	iA: A leader in insurance	24
Transition	12-13	Webseries	25
A gift for life	14		



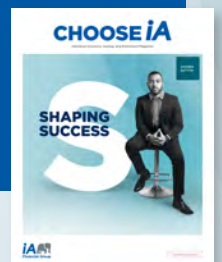
## Features of the digital version

 [Link to a PDF document](#)

 [Link to Web content](#)

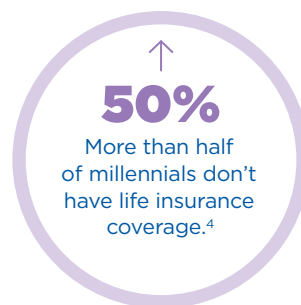
**Choose iA Savings**  
**Diversify your offer**  
**and stand out!**

 [ia.ca/choose-ia-magazine](http://ia.ca/choose-ia-magazine)



# Millennials, snapshot of a generation

- Born between 1981 and 1996, they are now **27 to 42 years old**
- The most educated generation in history<sup>1</sup>
- The largest demographic group: **27% of the total population**<sup>2</sup>
- The generation with the highest debt ratio<sup>3</sup>



## OPPORTUNITIES TO BE SEIZED!

### A market to be captured

*"I don't need life insurance!"*

Given their high rate of debt, this lack of coverage could expose their families to financial difficulties in the event of an unexpected death.

#### Solutions that meet their needs:

[F13-1176A](#) — *Term Life Insurance – Product Guide*

+ **Disability Credit rider** to meet additional financial security needs

*"I'm in perfect health!"*

The unexpected can happen to anyone. Health and disability insurance coverage options can be ideal solutions for protecting their lifestyle.

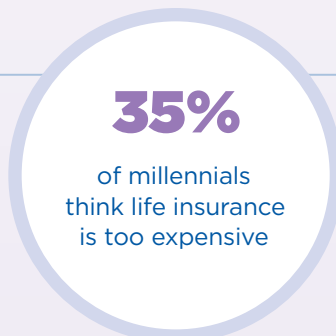
[F13-558A](#) — *Transition – Product Summary*

[F13-1126A](#) — *Universal Loan Insurance – Advisor Guide*

### A myth to be busted

*"It's way too expensive!"*

35% of millennials think life insurance is too expensive<sup>5</sup>, even though, as a general rule, young adults in good health are the most likely to get affordable rates.



#### Good to know!

These clients spend over 8 hours a day in front of screens!

#### iA Tip:

Boost your social media presence. The [Web Showcase](#) has everything you need to increase your visibility.



These clients prefer to be more independent in the buying process.

#### iA Tip:

Give them a framework for their research and be available. When they're ready to take action, they'll turn to you!

#### These clients prefer to do their own research, so show them these tools:

[+ Term Life Insurance Calculator](#)

[+ Critical Illness Insurance Calculator](#)

Introduce them to the [Transition Index](#), so that they can evaluate their own critical illness insurance needs.

Sources:

<sup>1</sup> Statistics Canada, 2019

<sup>2</sup> Statistics Canada, 2019

<sup>3</sup> *Les Affaires*, 2019

<sup>4</sup> LIMRA, 2022

<sup>5</sup> LIMRA, 2022

# iA Story

## Big enough to matter...

With over \$200 billion in assets and 130 years of history, iA Financial Group is a leader in the Canadian insurance and savings industry.



Over 130 years of growth and security



Key player in the Canadian industry



Extensive product line-up



Leader in insurance and savings

## ...small enough to care

iA has continued to be present for our 4 million clients and our 50,000 advisors.



Dedicated and innovative leadership



Invested in our advisors' success



Authentic client care



Involved in our communities

## That's because of you! Thank you.

iA Financial Group, advisors' #1 choice<sup>1</sup>



Advisors' **#1 CHOICE** for digital experience!<sup>1</sup>



Advisors' **#1 CHOICE** for website quality!<sup>1</sup>



Advisors' **#1 CHOICE** for the compensation program!<sup>1</sup>

Want to learn more?

 [ia.ca/ia-story](https://ia.ca/ia-story)



<sup>1</sup> 2020, 2021 and 2022 Advisor Perception Study – Environics Research

# More than a life insurance policy

There are many advantageous strategies that allow individuals and business owners to get more out of their life insurance, while they are still around to benefit.



## 6 advantageous strategies

1

### Increase the estate, reduce taxes

For affluent clients with surplus funds to invest, looking to leave the highest amount possible to their heirs, the *Estate Bond strategy* maximizes the fiscal benefits of a life insurance policy and could give a real boost to your client's inheritance.

2

### An additional retirement income stream

By borrowing against the accumulation in their Permanent Life policy, the *Insured Retirement Strategy* allows your clients to receive tax-free retirement income while growing their cash surrender value in a tax-efficient way!

3

### Help your child with a down-payment on their first home

Transferring a paid-up life insurance policy to their now-adult child allows your client to help them fund their education, the purchase of their first home, or anything else by allowing them to access the Cash surrender value of the policy, either as a taxable withdrawal or with a tax-free collateral loan.

4

### Inject liquidity into your business

With the *Immediate Financing Arrangement (IFA)*, your business-owner client can take out a loan and use the cash surrender value of their life insurance policy as collateral. They can then invest the loan amount in their business or otherwise, while maintaining the benefits insurance offers them.

5

### An asset that can bolster the balance sheet

Enhance the value of a business by transferring from taxable investments to permanent life insurance with early Cash surrender value and significantly reduce the overall tax burden. The tax-sheltered cash accumulation fund is considered an asset that is also a non-taxable benefit upon death, and also accessible tax-free through a collateral loan.

6

### Retain key employees while safeguarding the company

By sharing ownership of a life insurance policy between the employer and a key employee, not only is your client incentivising the individual to stay long-term with the company (since the cash surrender value will be theirs to keep, helping to fund their retirement), but they are also protecting the future of the business should they pass prematurely.

#### To find out more, consult these sales concepts:

- [F13-1119A](#) — *Estate Bond (Individuals)*
- [F13-1120A](#) — *Estate Bond (Corporations)*
- [F13-1094A](#) — *Insured Retirement Strategy*
- [F13-1155A](#) — *Immediate Financing Arrangement (IFA)*
- [F13-1154A](#) — *Balance Sheet Strengthening*

The **iA Large Case Solutions** team is there to help you devise the best strategies for your affluent clients, professionals and business owners.

Visit: [large-case-solutions.ia.ca](https://large-case-solutions.ia.ca)



## Newcomers, a world of

**= new business opportunities**

It's no coincidence that newcomers choose iA Financial Group to ensure their financial security and that of their families.

### **A #1 underwriting experience that makes everyone's life easier: yours and your clients'**

- ✓ No immigration documents required (in most cases)
- ✓ Instant acceptance for over half of clients on up to \$2M in insurance
- ✓ Up to \$250,000 in life insurance for study permit holders
- ✓ Recognition of assets held in another country for those with permanent resident status

### **Did you know? Newcomers:**

- ✓ Place a high priority on wealth transfer and often take out larger amounts of life insurance than Canadian clients
- ✓ Frequently opt for critical illness insurance as their first product
- ✓ Favour intergenerational wealth transfer.

**A growing presence... opportunities to be seized now: By 2041, newcomers could represent up to**

**50%** of the Canadian population.

### **Tools to help you serve newcomers**

[Moving to Canada](#) webpage

Targeted articles in the Advice Zone:

- [Establishing yourself financially in Canada](#)
- [The Canadian health care system](#)
- [Taking care of your health once you've arrived in Canada](#)

A growing number of [promotional documents](#) in Mandarin and Punjabi

Dividend  
scale  
interest rate  
**6%**

# iA Participating Life Insurance

iA Participating Life Insurance (iA PAR) is designed for high-net-worth, professional and business-owner clients who are looking to:

- ensure the growth of their estate
- maintain access to liquidity
- implement financial strategies

**iA PAR:  
Two versions,  
same characteristics  
and attractive  
benefits**

#### 1 — iA PAR Estate

Ensure the long-term growth of the surrender value and the face value to meet estate planning needs.

#### 2 — iA PAR Wealth

Prioritize access to a higher surrender value from the first years of the contract, as well as long-term growth of the surrender value and the face amount.

#### Features and benefits:

- 10-year, 20-year and up to 100-year payment options
- Four dividend options
- Additional deposit options (ADO)
- Premium offset
- VIP underwriting for clients with a minimum annual premium of \$10,000
- Access to expertise and personalized support from our iA Large Case Solutions team

#### Participating policyholders' account

The account is actively managed to maximize long-term return potential while maintaining a conservative approach. Managed by iAGAM's strong asset management team, with over 200 investment professionals including 60 CFA charterholders.

**Learn more about iAGAM's experienced team on page 11.**

**STRENGTH.  
DISCIPLINE.  
STABILITY.**

#### For more information:

[F13-1071A](#) — Product summary

[F13-1073A](#) — Client brochure

[F13-1068A](#) — Advisor sales document

[F13-1152A](#) — The right version for the right client

[F13-1072A](#) — Participating account

[F13-1155A](#) — IFA with iA PAR Wealth

[F13-1094A](#) — Insured Retirement Strategy

[F13-1120A](#) — Estate bond strategy for corporations

# Immediate financing arrangement

## Goal of this financing strategy:

To allow participating life insurance policyholders to benefit from permanent life insurance coverage while having access to the liquidity they need to make investments in income-earning assets or in their company in order to support the growth of their activities.



## Who this strategy is for:

Sophisticated, high-end clients who:

- ✓ have substantial permanent life insurance needs
- ✓ have a high risk tolerance
- ✓ are able to understand and commit to the principle of financial leverage
- ✓ are able to produce taxable income on a consistent, long-term basis



**Note:** This strategy is not intended for individuals whose cash flow needs are such that they could not cover their insurance needs without external financing. No one should take out life insurance with the express purpose of using the policy as collateral for a loan.

## INDISPENSABLE ADVANTAGES

### Tax savings

- Deduction of interest
- Access to liquidity
- Tax-sheltered growth
- Passive income rules do not apply

### Increased net estate value

- Death benefit paid tax-free to the estate of the insured shareholder

### Flexibility

- Life insurance coverage without sacrificing liquidity

## A WELL-SUPPORTED CUTTING-EDGE STRATEGY

### The right product at the right time:

Our participating life insurance product, iA PAR, and more specifically, the [WEALTH](#) version, is a preferred option for establishing and implementing an IFA strategy (see page 6).

### Adapting to market conditions:

For example, an economic climate in which interest rates are high or trending upward can lead to certain adjustments or concerns:

- reducing the loan-to-value ratio
- not refinancing interest, but paying it instead
- postponing the strategy for a few years
- conducting a bank stress test against higher rates
- ensuring that the client has excess liquidity

### For more information:

- [F13-1155A](#) — IFA - Brochure
- [F13-1164A](#) — IFA - Implementation guide
- [F13-1070A](#) — iA PAR - Product Guide

Contact your regional sales director as needed to initiate a support process with our **iA Large Case Solutions** program experts (see page 9).



# Insured retirement strategy

The insured retirement strategy combines the benefits of permanent life insurance with a supplementary retirement income. When your client retires, they can assign the contract as collateral to a financial institution in exchange for liquidity in the form of a loan to supplement their retirement income.

Offer your clients a source of asset diversification that **generates stable retirement income safe from market volatility.**

## A portrait of your potential clients

### Individuals with high net worth or high income who:

- Contribute the maximum to their RRSPs and TFSAs
- Are looking for a tax-advantaged source of asset diversification
- Anticipate substantial growth in their estate value.

### Business owners who:

- Have excess liquidity and long-term financial stability
- Want to benefit from financial leverage in order to generate retirement income
- Are looking for a different, tax-advantaged solution for retirement income

## The benefits for your clients:

- ✓ Growth of their estate ensured
- ✓ Stable and predictable supplementary retirement income
- ✓ Ability to choose the timing and amount of their loan to optimize the disbursement of their income sources
- ✓ Reduced taxes, because the income generated by their life insurance policy as well as the growth of the surrender value are not taxable
- ✓ Increased estate value, because the death benefit is paid tax-free to the estate

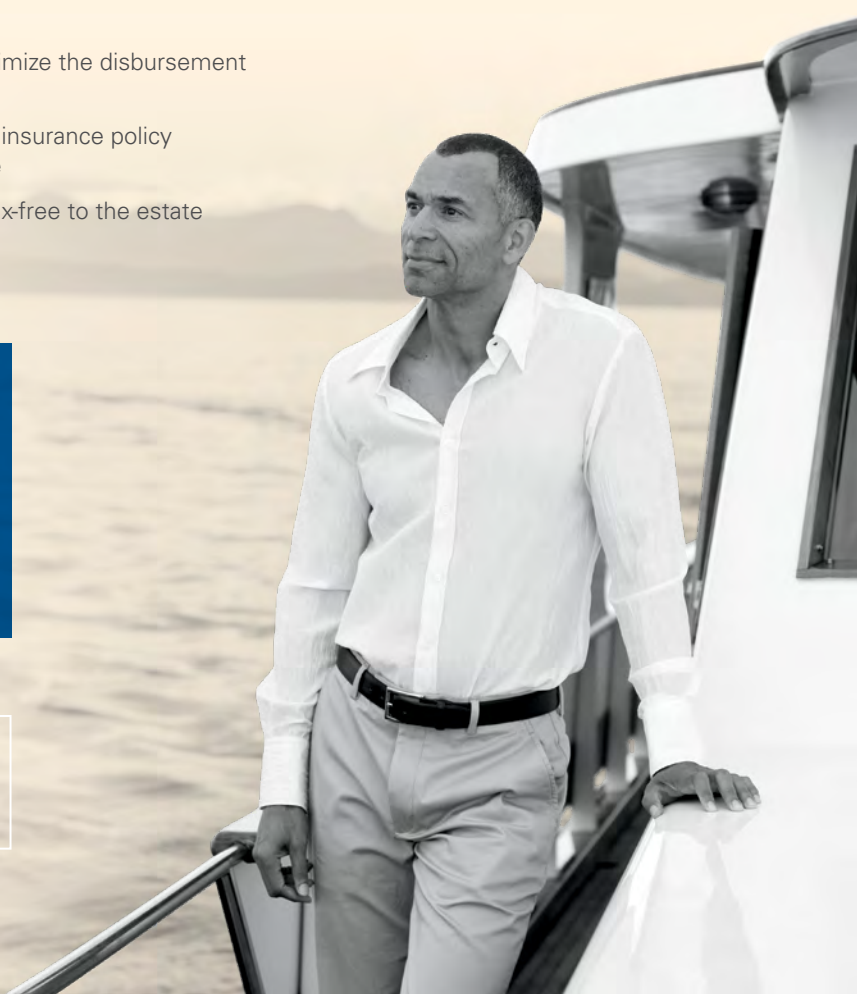
## iA PAR

Thanks to the growth of the surrender value and the face amount, iA PAR is the perfect solution for an insured retirement strategy.

*Learn more on page 6.*

### For more information:

[F13-1094A](#) — *Insured retirement strategy*



# iA LARGE CASE SOLUTIONS

All the expertise.  
All the products.  
All our attention.



## Expertise in consultations and tax-related recommendations

Our team of experts can meet the strategic needs of your high-net-worth, professional and business-owner clients! You can continue to rely on us for personalized, performance-driven solutions.

For example:

- Insured Retirement Strategy (*see p.9*)
- Immediate Financing Arrangement (*see p.8*)

## Leverage for developing your business

Financial strategies, tax optimization, intergenerational transfer—you're looking for efficiency, collaboration and speed in processing your files and we know that your time is valuable. That's exactly why we developed a series of helpful documents about underwriting and file preparation, implementation guides and other reference documents.

For example:

- [Capital Dividend Account](#)
- [Balance Sheet Strengthening](#)
- [Examples of cover letters](#)

## A team of experts at your service



### Robert Harkness

Sales Director,  
Large Case and National Accounts,  
Ontario



### Ross Cook

Sales Director,  
Large Case and National Accounts,  
Western Canada



### Vanora McLay

Sales Director  
Large Case and National Accounts  
British Columbia



### Michel Assouad

Sales Director,  
Large Case and National Accounts,  
Quebec and Atlantic Canada

Whatever the size or complexity of the high-net-worth files you submit, you can count on our experts to design solutions, strategies and financial concepts that meet your expectations. Our team is committed to helping you.

**Take the first step:** contact your regional sales director to [start the consultation process](#).

Discover our comprehensive service offer on our website [large-case-solutions.ia.ca](https://www.large-case-solutions.ia.ca)



# iA Global Asset Management (iAGAM)



Rooted in history, innovating for the future

## iAGAM, IS...

- An investment subsidiary of iA Financial Group, a solid firm with a 130-year history
- One of the largest portfolio management firms in Canada
- Over \$100 billion in assets under management
- The expertise of over 170 investment professionals
- A range of complex investment solutions that can be adapted to our clients' ever-changing needs
- A wide range of investment capabilities



## A wide range of investment capabilities



Asset allocation and managed solutions



Strategic funds family



Fixed income



Canadian equity



Foreign equity



Alternatives



Customized investment solutions

### Discover the Insights section

Clear answers to complex questions. Benefit from the expertise of our investment professionals.

[iagam.ca/insights](http://iagam.ca/insights)



Term life insurance

- T10, T20
- Pick-A-Term 10 to 40 years
- Access Life T15, T20, T25

Whole life insurance

- L10, L20, L65, L100, T100
- Access Life L100

Participating life insurance

- iA PAR Estate and Wealth  
10-year payment, 20-year payment  
or payable to age 100

Universal life insurance

- Genesis level-cost and YRT

Specialized life insurance

- Legacy

Disability

- Superior Program
- Universal Loan Insurance
- Acci-Jet Program

Accident insurance

- Acci 7 PLUS
- Accifamily

Critical illness

- Transition 4 or 25 illnesses  
T10, T20, T75, T100
- Cancer Guard T10, T20,  
up to age 75

= Simplified issue

Registered Education savings plan

- My Education+

Savings and retirement plans

- RRSP, TFSA, FHSA, non-registered
- RRIF, LIRA, LIF, IPP

Segregated funds

- Classic Series 75/75
- Series 75/100
- Ecoflex Series 100/100
- FORLIFE Series

Guaranteed investments

- Guaranteed interest fund
- Daily interest fund+
- High interest savings account
- Annuities (guaranteed income)

Prestige preferential pricing

- Classic Series 75/75 Prestige
- Series 75/100 Prestige
- My Education+ Prestige

Loan

- RRSP, RESP, investment loan



# Transition

The best-selling critical illness insurance product in Canada<sup>1</sup>

**Only 8 %<sup>2</sup> of Canadians** are covered in the event of a critical illness – the door is wide open for clients of all ages to benefit from your advice.

**iA = #1**

Almost **\$200M**  
in benefits paid!<sup>2</sup>



## An extended range of coverage options for every client, whatever their budget

- ✓ Two versions of Transition: a comprehensive option with coverage for 25 critical illnesses and a more affordable option covering the 4 most common critical illnesses, both including 5 juvenile illnesses
- ✓ Terms of 10, 20 and 25 years, as well as up to 75 years or for life. Quick payment options of 10 or 20 years are available. Renewable temporary terms that are convertible into permanent coverage.
- ✓ Several complementary options, including:
  - Flexible return of premiums after 15 years or at age 65 and return of premiums upon death
  - Increased benefit rider: initial amount increases up to 50% after 5 and 10 years, without evidence of insurability
- ✓ Included in the standard offer:
  - Prevention + offering partial payments (15% of the insurance amount) for 7 early stage conditions
  - MediGuide, medical second opinion service

## IMPORTANT

For the client to obtain payment of the insured amount, there must be a match between the medical diagnosis of the serious illness and its definition provided for in the contract. This definition may include certain exclusions and limitations. It is important to share with your client.

<sup>1</sup> Per LIMRA and iA sales statistics

<sup>2</sup> ACCAP, 2019

<sup>3</sup> Since the product's launch in 2000



### Transition, a great solution for:

- ✓ Mortgage clients  
(**decreasing to 50% face amount** option on Transition – 4 illnesses)
- ✓ Parents, grandparents  
(attractive option with 10-year payment option for grandchildren)
- ✓ Single-parent families, families living in remote areas
- ✓ People nearing retirement



Clients need to avoid dipping into their savings and be able to afford additional expenses associated with a critical illness.

### Critical illness insurance for companies

Companies have a vested interest in having a solution ready in case key employees have to take time off to deal with a serious illness.

The benefits of CI include:

- Ensuring a company’s solvency, guaranteeing a commercial loan and reassuring creditors
- Covering the replacement of a key person
- Ensuring financing for a shareholder purchase agreement

The CI can be used to put a **shared ownership** strategy in place for corporations in order to retain shareholders or key people, including the possibility of a very attractive internal rate of return through the reimbursement of premiums paid by both parties when a critical illness does not occur.

You can also turn to us for:

- ✓ Our *Large Case Solutions* program available to you for personalized advice
- ✓ Our VIP program for clients with a minimum annual premium of \$10,000 (with an assigned underwriter)



**Face amounts up to \$3 million!**



#### Sales support tools at your disposal:

- [+ Transition Index](#)
- [+ Critical Illness Insurance Calculator](#)
- [+ Web Showcase](#) — Promote awareness of the product
- [F13-1195A](#) — Client Guide
- [F13-435A](#) — Client Brochure
- [F13-1198A](#) — Product Guide
- [F13-1199A](#) — A Critical Illness Descriptions Guide
- [F13-558A](#) — Product Summary
- [F13-1096A](#) — 10-year Payment Brochure
- [F13-1128A](#) — Shared Ownership Brochure

# A gift for life

Coverage options specifically designed for children

## Child Life & Health Duo

Hybrid coverage that insures the child throughout their life while providing parents with financial support to stay with the child in the event of a critical illness.

Go to the [Advisor Centre](#) to learn more.

## Critical illness insurance – Transition Child

Invaluable financial assistance that allows the parent, in case of diagnosis of a critical illness in their child, to take a leave of absence without pay for as long as necessary to take care of the child.

Medical second opinion service with MediGuide, at no additional cost.

 [F13-435A](#)

## Access Life


The only simplified issue life insurance that covers children who are hard to insure due to medical conditions. No refusals, acceptance guaranteed.

Go to the [Advisor Centre](#) to learn more.

## Accifamily accident insurance

Provides a lump-sum payment or reimbursement for certain costs to cover accident-related expenses.

A perfect complement to group or government insurance plans.

 [F13-1134A](#)

## Child Module

Provides, for each living or unborn child, a certain amount of level term life insurance up to age 25, or until the parent (or the insured to whom this module is attached) reaches age 65.

Convertible into permanent life insurance without evidence of insurability.

## Child Module PLUS

Provides term life insurance coverage identical to the Child Module as well as accidental fracture coverage.

Both of these coverage options can be converted to permanent insurance without evidence of insurability.

**A gift for life  
that can be given  
at any time.**

**Talk to your clients  
about it!**



# Term life insurance | Family

Insurance that keeps pace with their lives

**#1**  
in total term life  
insurance premiums  
sold in Canada

## Term life insurance

A solution that adapts to changes in your client's lives, like buying a house, having a baby or getting ready for retirement.

It meets several different needs including:

- ✓ Ensuring the family's financial security
- ✓ Protecting a real estate investment
- ✓ Benefitting from an affordable insurance solution

## Pick-A-Term

Comprehensive, flexible, affordable

- Customized 10- to 40-year terms, renewable at YRT costs
- Convertible to our whole line of permanent life insurance products (including iA PAR)
- Level coverage or decreasing to 50%, ideal for the mortgage market
- Combined coverage discount- several riders and additional benefits including the Critical Illness and Disability Credit riders
- Instant decision up to \$2M

### Want to find out more?

[F13-1176A](#) — Product Guide

[F13-1177A](#) — Advisor sales document

[F13-1178A](#) — Product Summary

[F13-1179A](#) — Individual client brochure (New!)



# Term life insurance | Companies

Insurance that keeps pace with their business

**Coverage of  
\$2M or more**

Special underwriting  
and very competitive  
preferred rates\*

## Term life insurance

Insurance that meets the needs of businesses at various stages in their evolution

- ✓ Protecting working capital
- ✓ Insuring a key person
- ✓ Funding a shareholder agreement
- ✓ Guaranteeing a loan
- ✓ Ensuring intergenerational transfer

## Pick-A-Term

Insurance that's comprehensive, flexible and affordable

- Term insurance with possible yearly renewal (YRT): ideal for commercial loans with amortization periods of several years
- Convertible through our range of permanent life insurance products (including iA PAR) to protect the growth of the estate

### Want to find out more?

- [F13-1176A](#) — *Product guide*
- [F13-1178A](#) — *Product summary*
- [F13-1177A](#) — *Sales support document*
- [F13-1180A](#) — *Business clientele brochure (New!)*

## Access to our VIP program

**For clients with a minimum annual premium of \$10,000.** File processing in under 24 hours and a direct line to the underwriter.\*

\*Certain conditions apply.

# Well-supported means well-equipped

iA Digital Solutions



## My Client Space

Easy access to their contracts and documents

[+ My Client Space](#)

## Critical Illness Insurance Calculator

A quick estimate of the amount they'd need in case of an extended leave from work

[+ Calculator](#)

## Transition Index

An assessment of their critical illness insurance needs

[+ Transition Index](#)

## ia.ca Advice Zone

Practical advice about important life events

[+ Advice Zone](#)

## Term Life Insurance Calculator

An estimate of the amount of life insurance they'd need and the cost

[+ Calculator](#)

## Financial Compass

Product recommendations, tools and advice based on your clients' needs

[+ Financial Compass](#)

# Whole Life Insurance

FLEXIBLE,  
CUSTOMIZABLE,  
REASSURING

## Designed for those who want to:

- Maintain their lifestyle
- Protect their assets
- Simplify transition after the death of a spouse
- Insure children with the quick payment option
- Cover debts and taxes in the event of death

## Two hybrid solutions, unique on the market

### L10, L20, L65, L100 and T100

- Fixed premiums and a guaranteed face amount up to \$10,000,000
- Guaranteed surrender value, except for the T100
- Guaranteed paid-up insurance amounts
- Guaranteed insurability included when the insured is under 20 years old

 [F13-1184A](#) — Brochure

### Child Life & Health Duo

Insurance that's paid-up at age 30, combined with access to the face amount in case of critical illness


- For children under 20 years old
- Face amount up to \$500,000
- Critical illness coverage that ends at age 30 and covers 25 critical illnesses, juvenile illnesses and the Prevention+ benefit
- Critical illness insurance can be converted into permanent insurance from 18 to 30 years old

 [F13-726A](#) — Brochure

### Life and Serenity 65

Access to the face amount starting at age 65 as a monthly benefit for age-related conditions

- For individuals aged 15 to 60
- Premiums payable up to age 100
- Face amount up to \$1,000,000
- Option to receive up to 125% of the face amount
- Waiver of premiums upon diagnosis

 [F13-770A](#) — Brochure

## And that's not all!

Discover all the riders and additional benefits available on page 22.



# Access Life

Life insurance with no medical exam for everyone aged 6 months to 80 years!

**iA, leader in life insurance!**



## Access Life, for all their needs

With just a few simple questions, clients can qualify, in a progressive way, for more comprehensive and affordable coverage depending on their health status.



## The benefits of Access Life

- ✓ No limitations for newcomers
- ✓ No refusals, acceptance guaranteed
- ✓ Premiums and face amounts guaranteed
- ✓ Easy to explain
- ✓ Competitive premiums
- ✓ Adapted for the mortgage market

Want to learn more:

[F13-904A](#) — Product summary  
[F13-900A](#) — Client brochure

[SRM512-1A](#) — Product guide  
[F13-707A](#) — Pre-qualification questionnaire

# Genesis

Flexible Universal Life Insurance that combines:

- ✓ life insurance coverage
- ✓ a tax-free savings account



## INSURANCE COVERAGE

Flexibility in terms of costs of insurance, frequency of payments and premium amounts.

- Yearly renewable term (YRT) costs of insurance; or
- Level with payment options: 10 years, 15 years, 20 years or for life
- Three coverage options: face amount only, face amount + fund and face amount + fund with wealth maximizer option

### Genesis YRT costs

**Flexible permanent life insurance with options down the road**

Outstanding flexibility | High accumulation | Strong overall competitiveness

- Flexibility for clients to adapt their payments based on their needs and their liquidity
- Option to pay as little as the annual cost of insurance and increase payments later, a big advantage in times of uncertainty!
- Costs are paid-up at age 90

## SAVINGS

Genesis Universal Life offers several distinct advantages when compared to traditional non-registered investments!

- Tax-free savings
- Liquidity to generate retirement income, cover unexpected costs or pay for a project\*
- Tax-free disability benefit
- Non-taxable payments to beneficiaries

\* Tax deductions may apply.

### Investment options

#### 1 Smoothed Return Diversified Account (SRDA)

For clients with long-term investment horizons who are looking to avoid market volatility and maintain high return potential.

- A great solution for those who are risk-averse
- Actively managed by iAIM
- Access to exclusive asset classes

#### 2 Fixed-term accounts

- 1 to 5 years and 10 years

#### 3 32 investment accounts

- Leading internal and external portfolio managers

**3.15%**  
Net rate credited for 2023

### Want to learn more?

- [F13-638A](#) — Product summary
- [F13-635A](#) — Explanatory brochure
- [F13-1062A](#) — YRT brochure
- [F13-1166A](#) — The SRDA



# Our riders and additional benefits

Each individual is unique!  
Their coverage should be too!

Stand out from the crowd with a personalized offer for your clients by recommending these additional coverage options available on top of the basic coverage.

**Give them security and peace of mind!**

## OUR À LA CARTE OPTIONS

### GENESIS

### TERM LIFE INSURANCE

### WHOLE LIFE INSURANCE

### TRANSITION

### iA PAR ESTATE & WEALTH

#### Children

- Child module
- Child module PLUS
- Child critical illness
- Transition Child
- Guaranteed insurability
- Accidental fracture

#### In case of disability

- Disability credit
- Supplementary income

#### In case of an accident

- Accidental death
- Accidental death and dismemberment
- Accidental fracture
- Paramedical care in case of an accident

#### In case of illness

- Critical illness 4 or 25 illnesses

#### Health care

- Hospitalization
- Hospitalization and home health care
- Paramedical care in case of an accident

#### Insurability

- Guaranteed insurability

#### Waiver of premiums

- In the event of applicant's disability
- In the event of insured's disability
- In the event of applicant's death

**EVO** will guide you effortlessly regarding availability, which varies for each product.

[SRM283A](#) — Guide

[F13-675A](#) — Summary Table

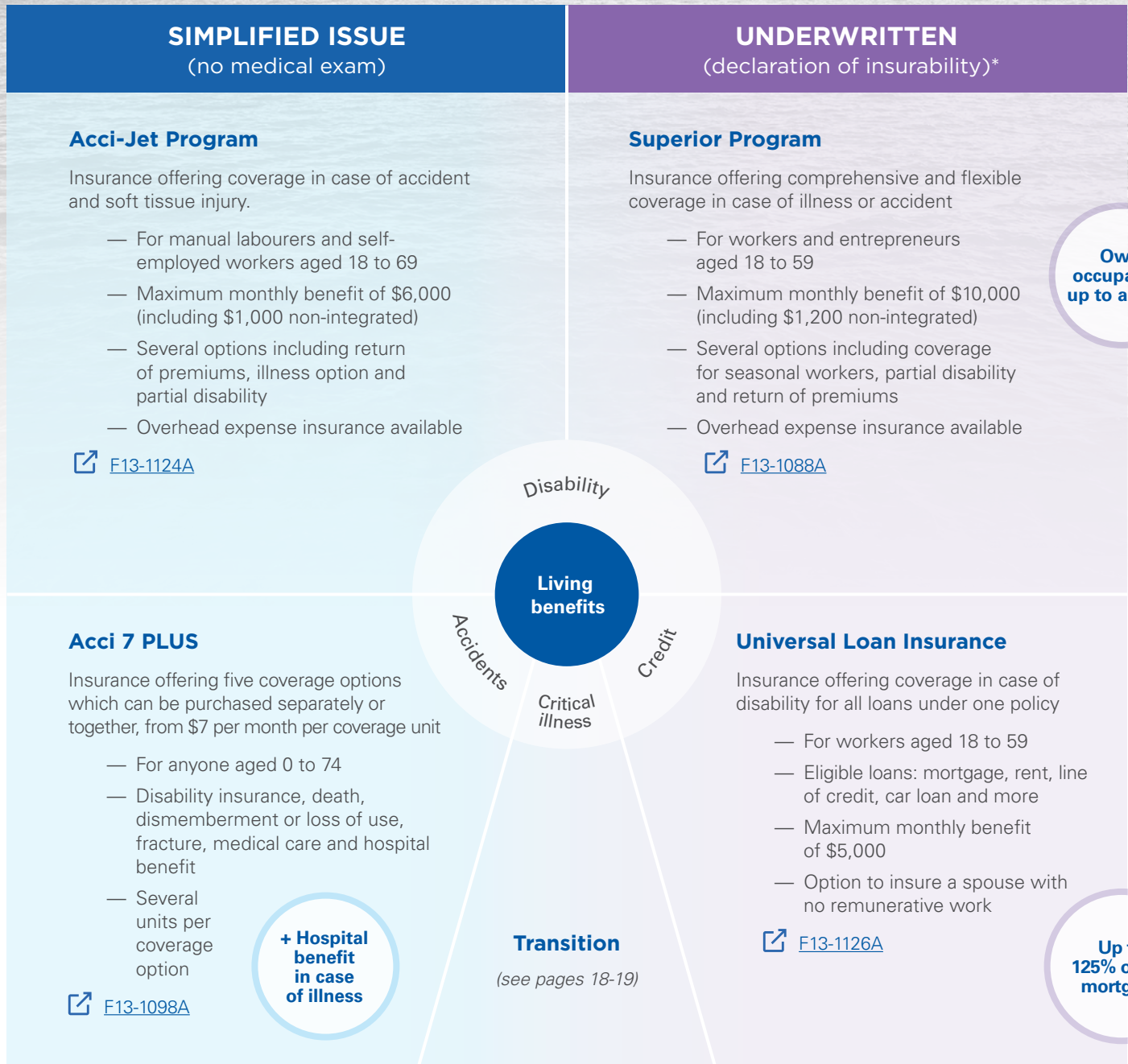


# Our living benefits solutions

For navigating through all of life's challenges



All of these products are offered to newcomers!



\* Some medical requirements may apply.

#### For more information:

- [F13-1090A](#) — Living Benefits Product Summary
- [SRM412-16A-1](#) — Eligibility Rules for Newcomers

Products available through **Assure&go**

[ago.iaexcellence.com](http://ago.iaexcellence.com)

# iA Digital Solutions

Partners  
in your success



<b>iA CONNECTED</b>	See all the latest news about our products and services that matters to you
<b>EVO</b>	Take advantage of the #1 sales platform in insurance and savings
<b>Business Tracker</b>	To efficiently manage your clients' contracts and complementary sales opportunities
<b>Premium Calculator</b>	Get a premium estimate in just a few clicks



**MORE  
VISIBILITY,  
MORE LEADS**

**#1 CHOICE**  
for digital  
experience!\*

\*Source: Environics Research 2020, 2021 and 2022

12094836951



# iA: A leader in insurance!



**#1**  
in life  
insurance sales



**#1**  
in critical illness  
insurance sales



**#1**  
in term  
insurance sales

## Here's why:

### Instant acceptance of one in two policies

Faster underwriting with instant decision offered for face amounts up to \$2,000,000 for insureds age 50 and under

### VIP program

Personalized support for clients with a minimum annual premium of \$10,000

### iA Large Case Solutions

For your high-net-worth clients who require more complex financial strategies

### Superior risk tolerance and rating reduction program

Possibility to avoid extra premiums and reduce rated premiums by up to 40%

### Best remote sales platform

No upper limit for insurance amounts

### Simplified access for newcomers to Canada

iA is taking steps to make your job easier by making the application process smoother and faster for all our insurance products

**Over 1 in 4 life,  
critical illness  
and disability  
insurance policies  
sold in Canada!**

# iA WEBSERIES




LEARN + PERFORM



**CE  
Credits**

**Free  
60-minute  
online  
sessions**

## **EXPERIENCE the iA webseries!**

-  Live from our studios
-  With insurance leaders and experts
-  Ask your questions live

### **Why should you attend?**

- +** To gain access to specialized content and real-life case studies
- +** To realize the full potential of our financial strategies
- +** To expand or reinforce your knowledge