





iA sets the pace in term life insurance

Leader in the Canadian term life insurance market, iA Financial Group continues to set the pace, with rate reductions and the addition of a new rate band.



New rate reductions!*

	Pre-retired Age 50 and above	Face amount: \$250K	T10	T15	
		Average reduction	↓ 5%	↓ 5%	
		Reduction up to	↓ 12%	↓ 15%	
	Mortgage market	Face amount: \$500K	T20	T25	
		Average reduction	↓ 2%	↓ 5%	
		Reduction up to	↓ 8%	↓ 12%	
	Young professionals	Face amount: \$1M	T30	T35	T40
		Average reduction	↓ 5.5%	↓ 4%	↓ 1.5%
		Reduction up to	↓ 11%	↓ 13%	↓ 5%
	Business and affluent clients	Addition of a rate band of \$2M or more for additional discounts in addition to the four preferred rate classes available for face amounts of more than \$2M.			

The most complete and flexible product range in the industry

- ✓ Term of 10 to 40 years up to \$20M
- ✓ Renewable at YRT premiums
- ✓ Face amount: Level or decreasing to 50%
- ✓ Combined Coverage discount
- ✓ 16 riders and additional benefits, including Critical Illness and Disability Credit
- ✓ Possible to convert to our entire range of permanent life insurance products, including iA PAR
- ✓ Accelerated underwriting up to \$2M or Preferred underwriting (\$2M or more)
- ✓ VIP underwriting (\$5K or more in premiums)
- ✓ [iA Large Case Solutions](#)

* Effective on March 18th 2022. Please note that in order to be in line with the market, the band rate has changed from \$200K to \$250K, which might result in a rate increase for the cases that fall within that range.