

# Guaranteed Acceptance

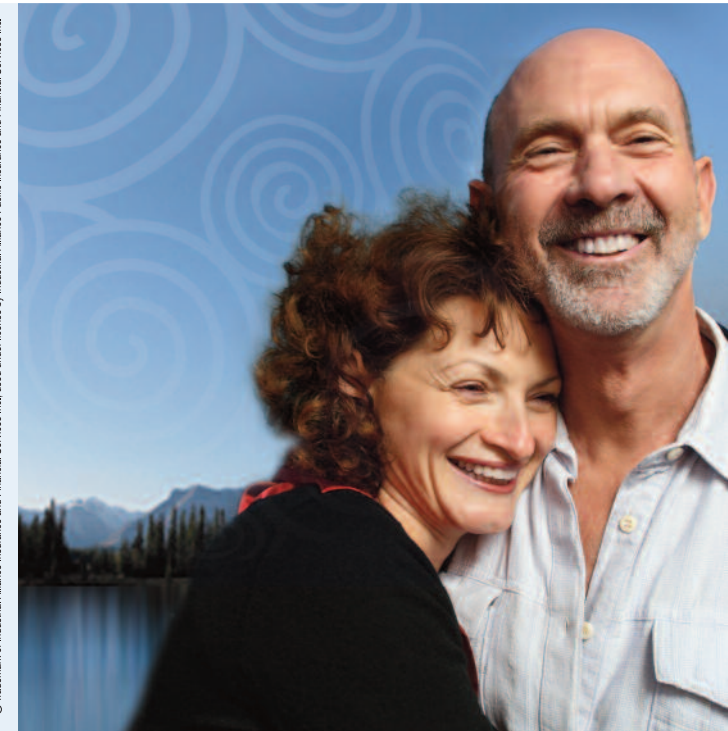
## Basic guarantee in case of death

- › The basic guarantee protects your family if death is attributable to natural causes. For the first two years, it corresponds to the amount of premiums paid plus 5% interest, after which it equals the entire amount of the benefit outlined in the contract, without ever decreasing.
- › The basic guarantee doesn't cover death by suicide for the first two years. In this case, all premiums are reimbursed in full.
- › The accidental death benefit pays double the face amount as soon as the coverage takes effect.

For more details about guaranteed acceptance Alternative life insurance, contact your financial security advisor.

**Reassure yourself today!**

© Trademark of Industrial Alliance Insurance and Financial Services Inc., used under license by Industrial Alliance Pacific Insurance and Financial Services Inc.



The elephant,  
symbol of our 100 years  
of strength and longevity.



**A partner you  
can trust.**

[www.inalco.com](http://www.inalco.com) [www.iapacific.com](http://www.iapacific.com)



## Coverage for everyone

Because we believe that everyone should be eligible for life insurance, we have designed simple and complete life insurance coverage accessible to everyone. Alternative life insurance is suitable for everyone who wants to benefit from financial coverage in case of death and who doesn't want to undergo medical examinations or whose health prevents them from purchasing regular life insurance.

- › If you are age 80 or under, you can benefit from financial coverage so that you don't leave your loved ones without unexpected expenses when you die.
- › Alternative is also available for children age 6 months and over. Not all children are lucky enough to come into this world and grow up healthy. If your child is not eligible for regular life insurance due to illness or any other reason, Alternative is a temporary solution for the time it takes your child to regain their health.

### Alternative life insurance offers peace of mind, whatever happens.

- › **No medical examination**
- › **No blood test**
- › **No X-rays**
- › **Guaranteed acceptance**
- › **No increase in your premiums**



Alternative offers coverage from **\$5,000 to \$50,000**, according to your personal needs. Your loved ones will be able to take care of your final expenses or better yet, you can leave an inheritance.

### Your protection doubles in case of accidental death

To deal with the unexpected following an accidental death, your Alternative coverage includes the benefit in case of accidental death. With this coverage, your face amount automatically doubles if your death is caused by an accident.

### Your premiums will never increase, it's guaranteed!

Your face amount is fully guaranteed and your premiums will never increase, which is reassuring since there are no guarantees for your health.

You can pay your premiums through monthly bank payments or in a single annual payment.

### Several choices of coverage

You can select one of the following coverages, depending on your needs:

- 1 A reliable amount of coverage that never changes
- 2 A reassuring amount of coverage in which you stop paying your premiums after 20 years
- 3 Coverage that is indexed at 3% so that your face amount keeps up with inflation

Alternative life insurance is also available as term coverage with slightly different features.

