

LIFE INSURANCE

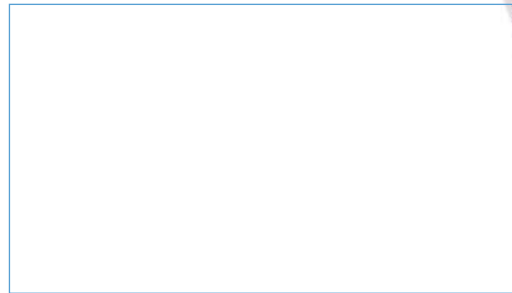
TRADITIONAL INSURANCE › PICK-A-TERM

By subscribing to **Pick-A-Term** coverage, you benefit from:

- › A flexible coverage period that corresponds to your specific needs.
- › A competitive and guaranteed premium that will not increase for the duration of the term.
- › The possibility of renewing your term insurance annually or converting it into permanent insurance to cover a present or future insurance need.
- › Insurance designed specifically for you and not a group of individuals (like group insurance).
- › The payment of a tax-free benefit.
- › The payment of an amount determined at issue if you suffer an extended disability.
- › The possibility of designating the beneficiaries of your choice.
- › Flexible payment conditions (monthly, annual).

Protect your family from financial problems and opt for life insurance that offers you the *right coverage at the right price for your needs.*

CONTACT YOUR FINANCIAL ADVISOR
for a detailed explanation of this coverage.



WHO OFFERS YOU
THE RIGHT COVERAGE
FOR YOUR NEEDS?

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



A PARTNER YOU CAN TRUST.



PICK-A-TERM

To ensure your family's wellbeing and your quality of life, carry out major projects or go into business, **Pick-A-Term** offers flexible and economical protection in the event of disability, to help preserve your financial security and that of your family.

Our unique coverage gives you the peace of mind you need, knowing that in the event of premature death, your loved ones will have the necessary funds to cover funeral expenses, mortgage payments, debts and living expenses.

PICK-A-TERM, THE RIGHT COVERAGE AT THE RIGHT PRICE FOR YOUR NEEDS

Because **Pick-A-Term** life insurance stands out from other coverage on the market, you determine the duration of your coverage. Why pay for insurance for a 10- or 20-year fixed term when you only need it for 12 years? Establish your own coverage period between 10 and 40 years and pay only for the protection that suits you.



Pick-A-Term › Simplicity and savings

Why purchase several insurance contracts to cover your needs when our **Pick-A-Term** coverage can protect all your needs in a single contract?

Features of our **Pick-A-Term** coverage

Basic coverage	<ul style="list-style-type: none">› Term life insurance with possibility of:<ul style="list-style-type: none">› renewal on an annual basis or› conversion into whole life insurance
Choice of coverage	<ul style="list-style-type: none">› For you› For your family› For your business
Choice of term	<ul style="list-style-type: none">› Between 10 and 40 years
Face amount (3 options)	<ul style="list-style-type: none">› Level – the face amount is determined at issue and remains fixed for the duration of the contract› Decreasing to 50% – the face amount decreases each year up to a minimum of 50% of the initial face amount› Decreasing to 0% – the face amount decreases each year up to 0% of the initial face amount
Beneficiary designation	<ul style="list-style-type: none">› Client's choice
Coverage options	<ul style="list-style-type: none">› Critical illness insurance that offers coverage for 25 illnesses and conditions for adults and 5 additional illnesses and conditions for children› Disability insurance› Waiver of premiums in the event of the applicant's death (WPD)› Receive up to double your coverage in the event of accidental death (AD)› Receive up to double your coverage in the event of accidental death and dismemberment (AD&D)› Payment of a benefit in the event of accidental fracture (AF)› Receive benefits in the event of hospitalization› And much more!
Premium payment	<ul style="list-style-type: none">› Annual payment through direct billing› Pre-authorized cheque payments (PAC)