

LIFE INSURANCE
TRADITIONAL INSURANCE
CHILD LIFE & HEALTH DUO

Covered illnesses and medical conditions

A benefit will be paid if the child is diagnosed with one of the illnesses or conditions listed below.

- › Cerebral Palsy
- › Congenital Heart Disease
- › Cystic Fibrosis
- › Muscular Dystrophy
- › Type 1 Diabetes Mellitus
- › Autism*
- › Rett's Syndrome*

*If diagnosed before age 3.

The illnesses and medical conditions above are covered until the child's 25th birthday.

Critical illnesses and conditions covered by the contract, regardless of the insured's age:

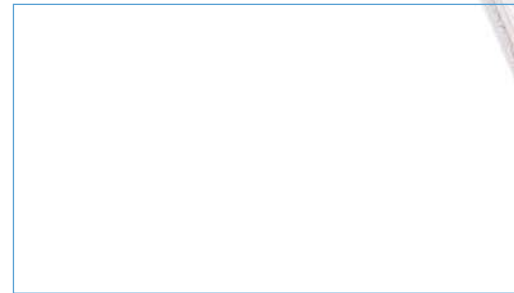
- › Alzheimer's Disease
- › Aortic Surgery
- › Aplastic Anemia
- › Bacterial Meningitis
- › Benign Brain Tumour
- › Blindness
- › Cancer (life-threatening)
- › Coma
- › Coronary Artery Bypass Surgery
- › Deafness
- › Heart Attack
- › Heart Valve Replacement
- › Kidney Failure
- › Loss of Independent Existence
- › Loss of Limbs
- › Loss of Speech
- › Major Organ Failure on Waiting List
- › Major Organ Transplant
- › Motor Neuron Disease
- › Multiple Sclerosis
- › Occupational HIV Infection
- › Paralysis
- › Parkinson's Disease
- › Severe Burns
- › Stroke (Cerebrovascular Accident)

TRADITIONAL LIFE INSURANCE

TRADITIONAL LIFE INSURANCE from the Industrial Alliance group is peace of mind from generation to generation.

Because your needs are unique and they change over time, our products offer you all the necessary flexibility to satisfy your expectations from generation to generation.

Contact your financial advisor to find out more about traditional insurance.



WHO HAS A REASSURING COMBINATION FOR PARENTS AND CHILDREN?

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A PARTNER YOU CAN TRUST.

CHILD LIFE & HEALTH DUO

Your child is growing and delights you with his progress: his first words, his first steps, his first day of school.

You'd do anything in your power to ensure his safety and wellbeing.

Even though it's not possible to protect him from all of life's ups and downs, we've woven a safety net specially designed to adapt to his changing needs.

By starting now, you can take advantage of his youth and vitality to obtain our **Child Life & Health Duo**, unique coverage that protects both you and your child.



CHILD LIFE & HEALTH DUO

Child Life & Health Duo is a simple and thorough solution designed to meet your child's specific needs. This unique coverage offers whole life insurance combined with critical illness.

Complete life insurance coverage

We can help protect your child with our unique life insurance coverage that will meet his needs both now and in the future.

By purchasing the Child Life & Health Duo coverage, you offer him:

- › Whole life insurance with a quick payment option that will be paid up when he's 30 years old.
- › A guarantee that he can increase his coverage when he becomes an adult, regardless of his state of health.

Financial support to help you stay by his bedside

If your child is stricken by one of the 32 covered critical illnesses and conditions, a benefit equivalent to half of the life insurance coverage will be paid to you. So you can take an unpaid leave of absence and stay by his side during this difficult time in his life, and also be able to pay for specialized treatment.

In addition, your child keeps his life insurance coverage even if a critical illness benefit is paid.



AND MORE

The **Child Life & Health Duo** is flexible coverage that accompanies your child throughout his life. Here's how:

- › At adolescence, your child may be rewarded for his healthy life habits and benefit from a 40% increase in his coverage **without additional fees or an increase in premiums.**
- › When he becomes an adult, the amount of his life insurance could be increased with no medical evidence, at key points in his life such as college graduation, marriage, or the birth or adoption of a child.
- › As he approaches age 30, he could purchase critical illness coverage which covers him for his entire life, regardless of his current state of health or his medical history.

*Buying the **Child Life & Health Duo** gives your child a foundation for the future, allowing him to follow his dreams with one less thing to worry about. There's no doubt that your child will one day be grateful for this valuable gift that protects him for his entire life.*