

**LIFE INSURANCE**  
TRADITIONAL INSURANCE

# PEACE OF MIND FROM GENERATION TO GENERATION



A PARTNER YOU CAN TRUST.

# TRADITIONAL INSURANCE

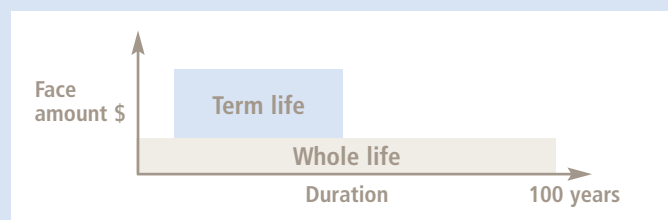
## PEACE OF MIND FROM GENERATION TO GENERATION



Planning financial protection for your needs, those of your family and for your business gives peace of mind from generation to generation. Most of the time, we underestimate the impact on daily living that a premature death of one of the family's main providers could have. **Traditional Insurance**, with a tax-free death benefit, is an essential means to give your loved ones the necessary financial support to carry on with their lives.

Because needs change over the course of our lives, we've designed different types of coverage to meet your changing needs. Here's a brief overview to help you understand the possibilities offered to you.

The Industrial Alliance group **Traditional Insurance** is complete coverage that adapts to your needs, with various **whole life and term life** options available on the same contract for you, your family members and your business partners.



### Whole life coverage

To adequately cover permanent insurance needs such as bequests to your heirs, final expenses and inheritance taxes, or to ensure the continuity of your business and to protect its investment, appropriate whole life coverage is indispensable.

### Term coverage

Term coverage is useful for situations like insuring your mortgage loan, insuring living expenses during the period your children are dependent on you, protecting your children's financial future or for personal loans. For all these situations, term coverage can be a good, affordable solution.

### Take advantage of preferred underwriting

You can benefit from preferred underwriting and be rewarded by a reduction in the price of your insurance if you pay attention to your lifestyle (state of health, physical condition, habits and family history).

Clients will appreciate the **simplicity** of our **Traditional Insurance**: a single premium, a single policy fee, a flexible contract and **countless possibilities adapted to your needs** for whole life and term coverage.

## Why choose term coverage from the Industrial Alliance group?

### The advantages of the Industrial Alliance group term coverage

If your needs extend over 10 or 20 years, it's possible to renew your coverage or to convert it to whole life coverage without a medical exam. The renewal premium is known from the beginning.

### The distinct advantages of the Industrial Alliance group Pick-A-Term coverage

If your needs are for a specific period, you can choose coverage between 10 and 40 years. You'll also have the possibility of opting for insurance with a face amount decreasing to 50% or decreasing to 0% for a 31- to 40-year term, a great solution to insure a long-term loan.

Our range of term coverages offers the duration that corresponds exactly to your needs. It features:

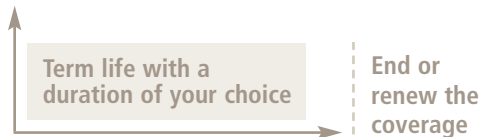
- › The right price, and
- › Known and guaranteed premium payments for the entire duration of your coverage.

### The right coverage at the right price for your needs

At the end of the selected term, you can benefit from savings with annual renewals, if you'd like to keep your coverage a little longer.

### For all term coverages

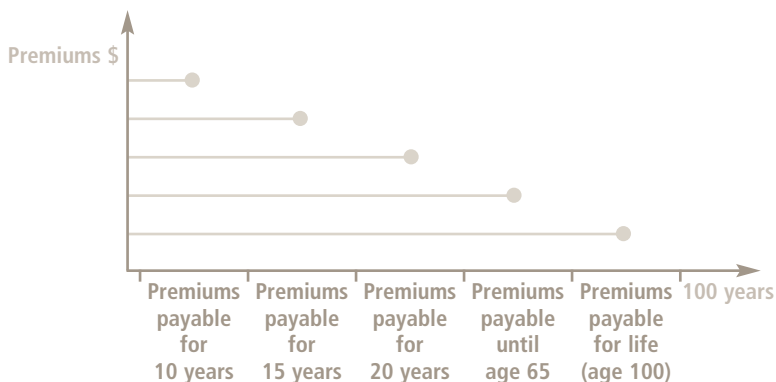
The flexibility of your term coverage allows you to convert it into whole life insurance if your needs change, without medical exams.



## Why choose whole life coverage from the Industrial Alliance group?

Whole life coverage offers you a **guaranteed** face amount, premiums and surrender values, and protects you for **your entire life**. No surprises, no worries!

To adapt your coverage to your budget, you can choose to pay premiums over different periods.



### What are the advantages for you?

- › When the selected timeframe ends, your coverage is completely paid and you continue to be covered for your entire life.
- › You remain covered according to the same conditions even if your state of health deteriorates.
- › Traditional Insurance includes surrender values that increase with time, allowing the accumulation of a fund which could be used, if necessary, starting in the 11<sup>th</sup> year. The surrender value corresponds to the amount to which you'd have access if you ended your coverage.

## To protect your children's financial future

Unrivaled on the market, the **Child Life & Health Duo** is specially designed for children between 15 days and 20 years old. This combination offers both whole life coverage and a critical illness benefit. Children benefit from life insurance offering a number of advantages as they grow. And, if necessary, you would have the financial means to temporarily leave your job and stay by their bedside to devote yourself to their recovery and even pay the medical fees for specialized treatments.

This coverage is available until the end of the premium payment period and can be converted into permanent critical illness coverage once the child becomes an adult, with no medical exams.

With the quick payment option, your child's insurance will be fully paid in adulthood, regardless of his state of health. And, in turn, your child could offer this same type of coverage to his children – from generation to generation.

### Industrial Alliance group whole life coverage offers advantages that your children can benefit from their entire lives!

- › At adolescence, your child will be rewarded for his healthy habits by a 40% increase in his coverage, without additional fees.
- › For all whole life coverages issued before age 20, we offer the guarantee of being able to increase the coverage, regardless of the insured's state of health. This is important for major life passages such as college graduation, marriage or becoming a parent for the first time.
- › In addition, you save your child from potential worries by eliminating his financial burdens in adulthood.



Because your needs are specific and they evolve over time, our products offer you the necessary flexibility to continually satisfy your expectations. Contact one of our financial advisors to analyze your needs and help you choose the best solution for you.