

Transition



CRITICAL ILLNESS
INSURANCE

FINANCIAL RELIEF IN THE EVENT OF CRITICAL ILLNESS



iA Financial Group, leader in critical illness insurance!

Launched in 2000, Transition has quickly become Canada's best selling critical illness insurance product! Find out how we can help you financially if your life or the lives of your loved ones are suddenly turned upside down by a critical illness diagnosis.



When your life suddenly changes

A critical illness often requires you to leave your job to focus on getting well. Even though you may be experiencing loss of income, the bills and loans still have to be paid, not to mention the additional costs that go along with

a critical illness (medication, special treatment, home adaptations, home support, child care, etc.). The financial burden can be worrisome, especially if you don't have any other source of income during your recovery period.

Transition, designed for you!

Transition provides comprehensive critical illness coverage with the flexibility to meet your specific needs. Insurance is paid as a **tax-free, lump-sum amount** that can be used in any way you choose, such as:

- Replace your income, or that of your spouse who may take time off work to be with you and take care of you
- Repay certain financial obligations, such as your mortgage
- Access medical treatment not covered by public insurance plans, and much more

Two versions to suit your needs

Transition - 25 illnesses

Comprehensive coverage for you and your children, to preserve the financial health of your business, or to protect your retirement savings. With its flexibility and range of options, this could be the perfect solution for you.

Transition - 4 illnesses

A quick and more affordable solution covering the four most common illnesses.¹ With the 50% decreasing face amount option, it can be used to cover your mortgage.

- ⊕ Transition is available as an individual policy or as a rider to a separate individual insurance product.

The many benefits of Transition

- Coverage for 25 or 4 illnesses, with durations of 10, 20, 25 years, up to age 75, or for life
- Coverage amounts from \$10,000 to \$3,000,000
- Possibility of combining 25- and 4-illness coverage with varying amounts and durations
- Prevention + for non-life-threatening medical conditions
- Guaranteed premiums and renewals for term protection, regardless of your state of health
- Free MediGuide medical second opinion service

- ⊕ In addition, a wide variety of options are available, such as flexible return of premiums.



Important: To be eligible for payment of the face amount, the critical illness diagnosis must be consistent with the definition provided in the policy. This definition may include certain exclusions or limitations.

¹ The 4 Illnesses account for 85% of the industry's paid critical illness claims, according to the Munich Re individual insurance survey, 2022

Illnesses covered

Transition – 25 illnesses

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer (life-threatening)
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list for transplant
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical Parkinsonian disorders
- Severe burns
- Stroke

Transition – 4 illnesses

- Cancer (life-threatening)
- Coronary artery bypass surgery
- Heart attack
- Stroke



5 additional illnesses for children under 18

Transition – 25 illnesses and Transition – 4 illnesses also cover the following critical illnesses and medical conditions up to the insured's 25th birthday.

- Type 1 diabetes mellitus
- Muscular dystrophy
- Cystic fibrosis
- Congenital heart disease
- Cerebral palsy

Prevention +

Transition coverage includes the Prevention + benefit, which covers certain non-life-threatening critical illnesses and medical conditions. The benefit is equal to 15% of your coverage amount up to a maximum of \$50,000 per claim (payable up to four times per contract, once per illness), without reducing the face amount.

Prevention + covers the seven following conditions:

- Breast cancer (ductal carcinoma *in situ* of the breast)
- Chronic lymphocytic leukemia (CLL) Rai stage 0
- Coronary angioplasty
- Intestinal cancer (gastrointestinal stromal tumours (GIST) and neuroendocrine tumours (classified less than AJCC stage 2))
- Prostate cancer (stage A T1a or T1b)
- Skin cancer (stage 1 malignant melanoma)
- Thyroid cancer (papillary or follicular stage T1)

When the diagnosis is more serious and the definitions of critical illness are met, your Transition coverage takes over and pays the benefit provided for in the contract.

Medical second opinion service with MediGuide, a global leader

With Transition coverage, you also get unlimited access to the MediGuide medical second opinion service at no additional charge. If you are diagnosed with a critical illness (whether covered or not under your contract), this service gives you access to a group of expert physicians who can confirm the initial diagnosis and recommend the treatment plan best adapted to your situation. A little extra reassurance!

Transition protects
your financial health
and lifestyle

Unexpected health problem?

A mother with breast cancer could face **over \$15,000 a year** in expenses for home medications, child care expenses for her son, and uncovered medical and hospital parking fees. It's easy to imagine this situation making her feel like she is living with "two parasites": the cancer and the financial burden over her head!

Transition critical illness insurance: Take the worry out of your life so you can focus on your recovery.



Real-life story!

A decision that makes sense

At the age of 35, Scott Dempsey, a healthy Nova Scotia resident, purchased Transition at the recommendation of his financial advisor.

Nine years later, this decision ended up paying off, as he unfortunately developed a condition that led to the loss of his sight in both eyes. As the family's main breadwinner, he lost his job and ended up with no option other than to put his home up for sale.

Fortunately, soon afterwards, advisor Greg Baldwin arrived at Scott's home with the reassuring news that **he had a cheque for \$100,000!**

Scott hugs him with tears in his eyes as his wife Melanie comes out to take down the for-sale sign in front of their house.

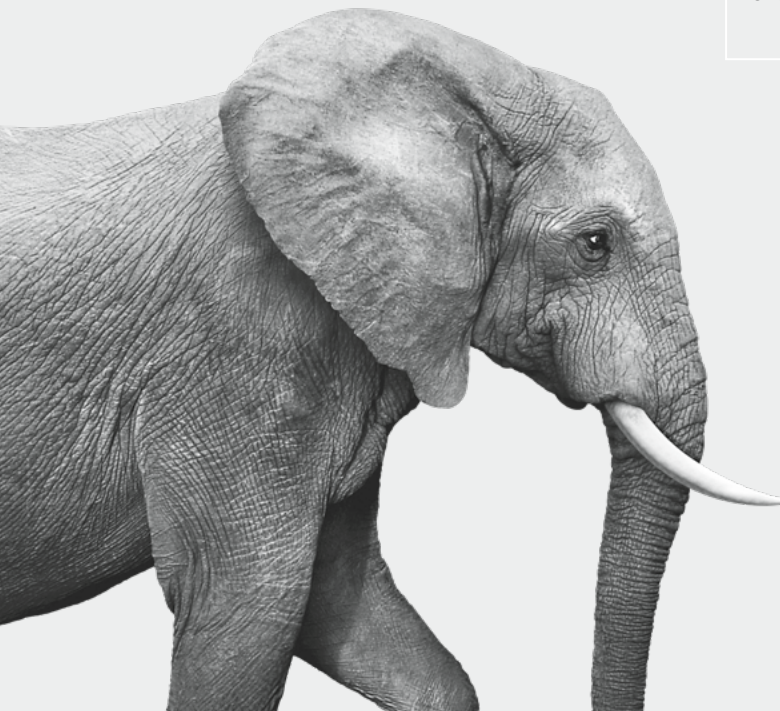


iA Financial Group – Big enough to matter, small enough to care

iA Financial Group, a leader in the Canadian insurance and wealth management industry, has been serving Canadians and earning their trust for over 130 years. Because our clients' needs are constantly evolving, we provide a comprehensive range of the most varied insurance products and financial services.

Our mission is to ensure the financial wellbeing of our clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.

Talk to your advisor
today about Transition
critical illness insurance.



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