

iA Participating Life Insurance (iA PAR)



ENSURING THE GROWTH OF YOUR ESTATE



iA PAR

STRENGTH
DISCIPLINE
STABILITY

You are looking for permanent life insurance coverage that will allow you to ensure the growth of your estate, access a source of liquidity and diversify your investments. iA Participating Life Insurance (iA PAR)¹ will meet your highest expectations. Depending on your objectives, you can choose one of the two versions offered.

iA PAR Estate

Your ideal solution to:

- Maximize the growth of your wealth throughout your life
- Limit the tax impact on your estate at death
- Generate a source of long-term liquidity, to supplement retirement income, for example
- Provide a strong financial foundation for your children or grandchildren and protect their future insurability

iA PAR Wealth

Your ideal solution to:

- Access a source of short-term liquidity, to be reinvested in a corporation or in income-earning assets, for example
- Generate fast return on investment
- Reinforce your corporation's balance sheet by diversifying your assets
- Guarantee growth of your wealth and the net value of your estate throughout your lifetime



iA FINANCIAL GROUP IN NUMBERS

A solid, trusted company since 1892. iA Financial Group is one of Canada's largest public companies.

Listed on the Toronto Stock Exchange under the ticker symbols IAG (common shares) and IAF (preferred shares) since February 3, 2000.

4 million+
clients

25,000+
advisors

7,700+
employees

\$611.2 million
net income attributed
to common shareholders

\$14.1 billion
premiums, premium
equivalents and deposits

IAG stock performance

601%

Growth of IAG share since iA Financial Group became a public company on February 3, 2000, compared to 96% for the S&P/TSX benchmark index of the Toronto Stock Exchange.

\$197.5 billion

assets under management (AUM) and administration (AUA)

Solvency ratio

130%

Above the **110% – 116%** target range

Data as at December 31, 2020, unless otherwise indicated.

¹ iA Participating Life Insurance is also known as iA PAR.

A MAJOR ADVANTAGE:

ANNUAL DIVIDENDS

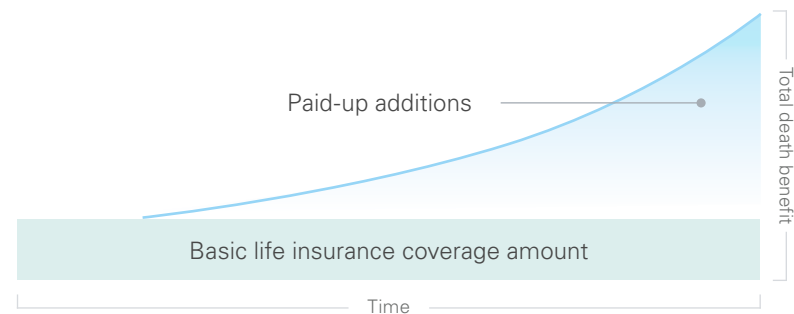
In addition to the numerous guarantees offered by iA PAR, you could also receive dividends each year. Four options are available to make the most of these dividends. Depending on your objectives, you can use them to further grow your life insurance coverage and total cash value, or you can benefit from extra liquidity. Should your needs evolve, you can change your option at any time without having to fulfill medical requirements. Note that dividends may vary annually and are not guaranteed.

OPTION 1 Paid-up additions

This option helps you promote the growth of your estate by putting dividends toward the purchase of paid-up insurance coverage. You'll benefit from maximized coverage, generating greater long-term value for your heirs, as well as an increased total cash value. If you select this dividend payment option at contract issue, you can also take advantage of the additional deposit option. In addition, if you are 18 years of age or older, the purchase of paid-up insurance coverage makes you eligible for a total disability guarantee.

Additional deposit option

This growth accelerator allows you to purchase paid-up insurance coverage in addition to that acquired through dividends, thereby growing the life insurance amount and total cash value even faster. Once the contribution is paid in the first year, it becomes a vested right for subsequent years. As such, you are able to reduce the amount of the annual contribution and then increase it once again, up to this maximum amount, without having to fulfill medical requirements.



OPTION 2 Annual premium reduction

This option lets you put your dividends toward reducing your annual premium without affecting your coverage amount.

OPTION 3 Payable in cash

You can choose to receive your annual dividends directly in cash. This will provide you with an extra source of funds while maintaining your coverage amount in case of death. Tax consequences may apply.

OPTION 4 Deposit with interest

This option allows you to deposit your dividends into a savings account managed by iA Financial Group with interest. Tax consequences may apply.

ADDITIONAL COVERAGES AVAILABLE

The following additional benefits and riders are available to complement your insurance coverage:

- Term life insurance coverage for periods of 10 to 30 years
- A health and disability protection in case of the unexpected
- Waiver of premiums in the event of disability
- Accidental death coverage
- Life insurance to cover your children

A FLEXIBLE SOLUTION TO BUILD AND OPTIMIZE YOUR ESTATE

ACCUMULATION ▶

Provide a strong financial foundation for your children or grandchildren

Let them benefit from life insurance coverage that is paid up after 10 or 20 years and continues to grow for life. If needed, they will have access to a source of liquidity thanks to their policy cash value. In addition, you protect their insurability from an early age.



Elizabeth and Nicolas, ages 32 and 34
Engineers

"It's comforting to know our daughter's financial future is protected."

Accelerate the growth of your wealth

Diversify your assets, generate rapid tax-sheltered growth for your wealth and protect your estate value. In addition, generate fast return on investment knowing that your policy cash value will exceed your cumulative premiums paid after just a few years. Also benefit from all the flexibility you need to put in place certain financial strategies as your needs evolve over time.



Lian, age 50
Professor

"A solution that allows me to combine growth and protection, and get a return on my investment in a short period of time."

Supplement your retirement income

Obtain additional liquidity at retirement thanks to the generous accumulated policy cash value, which will allow you to use your policy as collateral in exchange for a tax-free loan from a lender. You can also plan to eliminate your premium payments at an opportune time by changing your dividend payment option to annual premium reduction. In addition, it's always possible to choose the payable in cash dividend payment option for access to an additional source of liquidity.



Justin, age 35
Dentist

"Access to liquidity from my policy cash value gives me lots of possibilities in the medium and long term."

Leave a larger estate to your loved ones

Protect the growth of your wealth throughout your lifetime and increase your net estate value for your loved ones at the time of your death. When they receive the tax-free death benefit, they will be able to easily pay the tax bill due and retain a higher estate.



Jacob, age 40
Physician

"Knowing that my estate is protected and that my loved ones will be able to receive a significant legacy in the event of my death is a great life accomplishment."

iA PAR
Wealth

TIME ▶

A BENEFICIAL SOLUTION FOR YOUR CORPORATION

iA PAR
Wealth

ACCESS LIQUIDITY TO FINANCE BUSINESS PROJECTS

Meet your corporation's insurance needs, finance a buy-sell agreement or insure a key person while maintaining access to liquidity to support your company's future growth. When the time comes, you can use the cash value of your policy as leverage to carry out specific investment projects.

BENEFIT FROM PERMANENT INSURANCE WITHOUT REDUCING YOUR AVAILABLE LIQUIDITY

Deposit the maximum premium in the contract and immediately borrow an amount equal to the annual premium to reinvest in income-earning assets. You will benefit from the protection you need while preserving your company's liquidity to support development projects.

STRENGTHEN YOUR COMPANY'S BALANCE SHEET

Benefit from permanent insurance that minimizes income taxes, maximizes net estate value with the capital dividend account and positively impacts your company's balance sheet. Your policy cash value can be recognized on your company's balance sheet as an asset and, after just a few years, its strong growth will strengthen your financial position and allow you to add a revenue to your income statement.



Catherine, age 45
Business owner

"iA PAR adjusts to the growth of my operations and will allow me to maximize my estate."



Thomas, age 55
Real estate developer

"The Immediate financing arrangement gives me the protection I need without depriving my company of available liquidity to support its high ambitions."



Kate, age 40
Business owner

"It's a real added value for both my company and my family."

PARTICIPATING ACCOUNT

The Participating account groups all funds contributed by clients to their participating contracts. It is a diversified investment account managed by our investment management team. The amount of the dividends is calculated based on investment returns in the various asset classes of the Participating account as well as other factors such as mortality experience, lapse rate and operating costs.

ABOUT iA INVESTMENT MANAGEMENT (iAIM)

Opting for iA PAR means benefitting from the vast investment management experience and expertise of Industrial Alliance Investment Management Inc. (iAIM).

iAIM is a wholly-owned subsidiary of iA Financial Group with close to 180 employees, including over 100 investment professionals and close to 50 chartered financial analysts (CFAs).

The Participating account is managed by the iAIM team responsible for managing iA Financial Group's entire asset portfolio. This team manages nearly \$45 billion in assets, including over \$10 billion in alternative assets. Alternative assets include real estate, private debt, commercial mortgages, infrastructure investments and private equity. The team's portfolio managers are supported by the expertise of numerous teams within iAIM, including a variety of highly experienced managers in equities, bonds, alternative assets, asset allocation, economics and risk management.



YOU CAN COUNT ON iA FINANCIAL GROUP!

Backed by a strong history of growth, iA Financial Group is recognized for its strength, discipline and stability.

STRENGTH

Choosing iA PAR means benefitting from the strength of iA Financial Group, backed by over a century of experience in the insurance and wealth management industry. Our group is one of Canada's largest and our financial strength fosters our ambitions.

DISCIPLINE

We work hard to help promote the growth of your estate through annual dividends. Your premiums are invested in the Participating account managed by our seasoned team at iA Investment Management. Their goal is to generate superior, stable long-term returns.

Our disciplined, expert team manages the participating account to maximize the growth of your investments and help give you a strong, well-planned financial future.

STABILITY

Are you looking for a place to diversify your investments that provides stability? The Participating account benefits from an optimal diversification of asset classes as well as a smoothing technique that weakens variations to favour long-term stability. We use a prudent, measured approach to maximize gains.

SIMPLE APPLICATION AND INSTANT DECISION

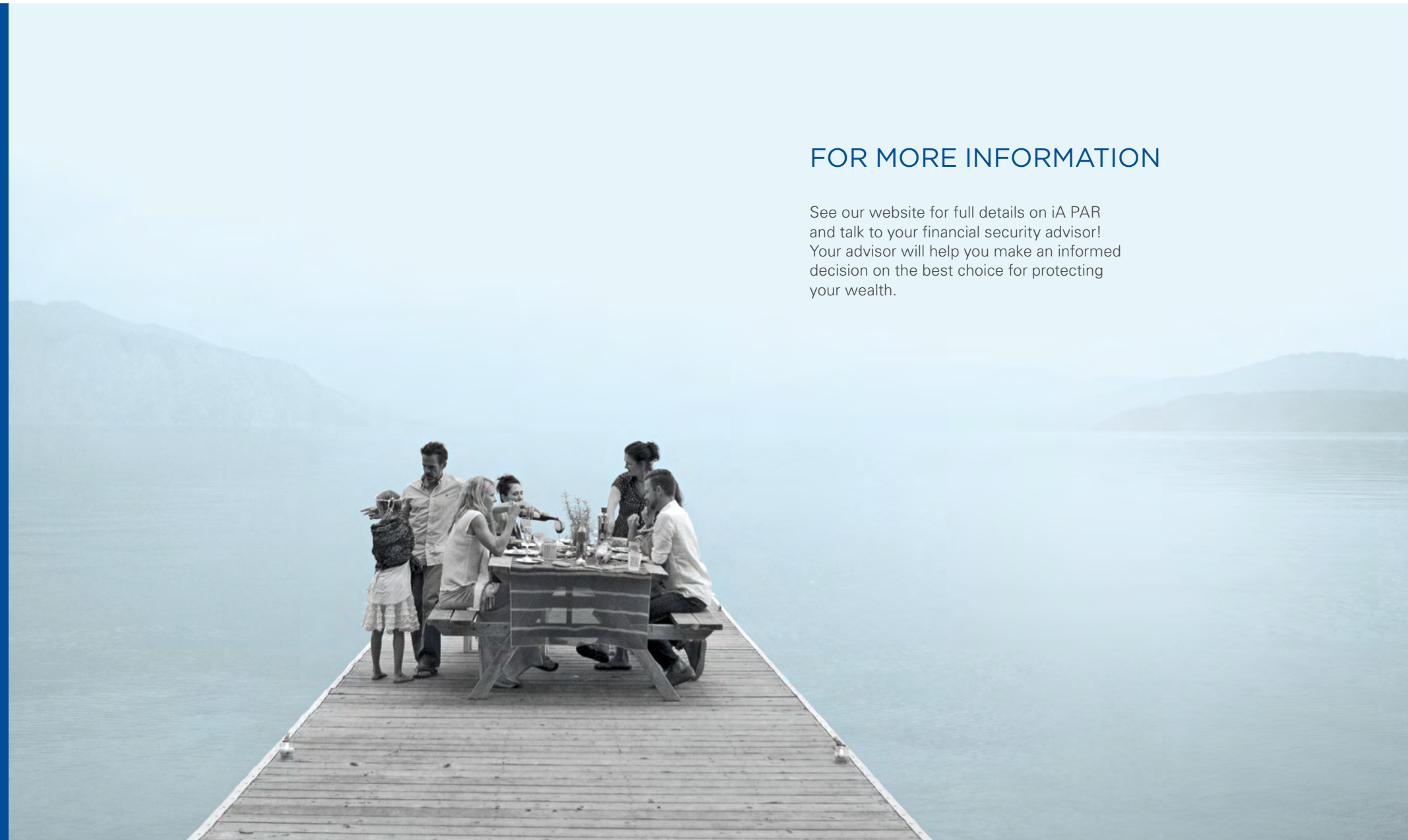
Purchasing iA PAR couldn't be easier. You can get coverage of up to two million dollars by answering just a few simple health questions, and you may qualify for instant acceptance with no medical requirements!² The whole process is simple, quick and hassle-free.

iA Financial Group sets the standard for the quick purchase of participating life insurance!

² Medical requirements are not systematic for clients aged 18 to 50.

FOR MORE INFORMATION

See our website for full details on iA PAR and talk to your financial security advisor! Your advisor will help you make an informed decision on the best choice for protecting your wealth.



iA Financial Group – A solid, trusted company

With over 125 years of history in the insurance and wealth management businesses, iA Financial Group is a name that inspires trust for its clients. Founded in 1892, iA has always succeeded in adapting its practices and product offering to changing market needs in order to meet the needs of clients.

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.



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INVESTED IN YOU.

iA Financial Group is a business name and trademark of
Industrial Alliance Insurance and Financial Services Inc.

1-844-442-4636

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