

ExtensiA

Term Life Insurance
Accidental Death and Dismemberment Insurance

LIFE INSURANCE



**The ideal complement
to your group insurance**



ExtensiA

ExtensiA provides tailor-made individual insurance products to group insurance plan members who are looking for extra coverage. ExtensiA offers Optional Term Life, Accidental Death & Dismemberment (AD&D) and Critical Illness insurance.

Term Life Insurance

To protect your family from financial worries

iA Financial Group enables you to complement your current group life insurance with extra individual coverage that meets your needs and financial situation. Whether it be to protect your family against a sudden loss of income or to deal with the unexpected, ExtensiA Term Life insurance is an essential part of your financial planning.

What are the benefits for me?

- Coverage for you and your spouse **at a cost that is generally lower** than other similar individual insurance products.
- A **tax-free amount** payable to your beneficiaries.
- Coverage up to \$50,000 available for you and your spouse **without a medical examination or having to complete an evidence of insurability form.***
- Coverage of \$5,000 or \$10,000 available for your children **without a medical examination or having to complete an evidence of insurability form.****
- **Coverage that remains active** until you reach age 70, regardless of any changes to your group insurance coverage, such as plan termination or a change of employment, since ExtensiA is an individual insurance benefit.
- **Quick and easy** to enrol. All you have to do is determine the coverage amount that corresponds to your needs and enrol!

Available coverage

FOR YOU AND YOUR SPOUSE:

- \$20,000 to \$500,000 (available in units of \$10,000)
- \$50,000 without evidence of insurability*

FOR YOUR CHILDREN:

- \$5,000 or \$10,000 without evidence of insurability. This coverage is provided for all the children in the family.**

In order for your coverage to be adapted to your needs, ExtensiA coverage amounts for you and your spouse can be modified at any time. To increase your coverage, you must fill out an evidence of insurability form.

* No evidence of insurability is required provided that the application is submitted to iA Financial Group within 31 days of the eligibility date for the ExtensiA insurance products. If the amount selected exceeds the non-evidence amount, a completed evidence of insurability form will be required.

** No evidence of insurability is required for children. However, the application must be submitted to iA Financial Group within 31 days of the eligibility date for the ExtensiA insurance products in order to obtain coverage.



Accidental Death and Dismemberment Insurance

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE OPTION

To overcome difficulties, no matter what unexpected events may occur

Our daily lives are punctuated by unexpected events that can affect our quality of life. An accident happens so quickly that we are often caught off guard. Combined with your ExtensiA Term Life insurance, the AD&D insurance* option eases the financial burden caused by such events.

What are the benefits for me?

- **Accidental Death:** Your ExtensiA Term Life insurance is doubled, enabling your beneficiaries to deal with additional financial obligations.
- **Accidental Dismemberment:** You receive a non-taxable amount that you can use according to your needs. For example, you could adapt your lifestyle and environment to your new situation.
- The payment is equal to a percentage of the total amount of coverage based on the type of dismemberment or loss of use.

For example:

- Loss of an arm (75%)
- Loss of use of a foot (66%)
- Blindness (100%)
- Quadriplegia (200%)

For the complete list of dismemberments or losses of use following an accident, please refer to the standard contract.

If you are already a group insurance plan member with iA, the contract is available in My Client Space, our secure client website. To access your account in My Client Space, go to ia.ca/myaccount.

If you are not a group insurance plan member with iA, please contact our customer service department at 1-877-422-6487 and select the ExtensiA option.

Available coverage

Your coverage under the AD&D insurance option is equal to the ExtensiA Term Life insurance coverage you selected. Available coverage ranges from \$20,000 to \$500,000.

* To enrol in this option, you must also enrol in ExtensiA Term Life insurance.



Eligibility

TERM LIFE AND AD&D INSURANCE

APPLICANT:

- Actively at work
- Be insured under a group insurance policy
- Under age 65 at the time of enrolment
- Coverage decreases by 50% at age 65 and ends at age 70

SPOUSE:

- Under age 65 at the time of enrolment
- The applicant must be eligible for the ExtensiA insurance products
- Must meet the definition of a spouse according to the terms of the ExtensiA contract
- Coverage decreases by 50% at age 65 and ends at age 70

CHILDREN:

- Under age 21 at the time of enrolment
- The applicant must be eligible for the ExtensiA insurance products
- Must meet the definition of a child according to the terms of the ExtensiA contract
- Coverage terminates at age 21

Limitations and exclusions for applicants, spouses and children for Term Life and AD&D insurance:

When coverage is provided without evidence of insurability, a benefit may not be eligible for payment if the death occurs within the first 12 months of being insured under this benefit and results directly or indirectly from a pre-existing condition. When coverage is approved with evidence of insurability, these exclusions and limitations do not apply.

For a complete list of exclusions and limitations applicable to your coverage, please refer to the standard contract. To know where to find the contract, read the blue box below.

This guide only provides a brief summary of the product. For more information about Term Life and AD&D insurance and applicable exclusions and limitations, please refer to the standard contract.

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1-877-422-6487

and select the ExtensiA option.



INVESTED IN YOU.

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