

Optional critical illness insurance and basic life insurance

Premium per pay¹



Optional critical illness insurance

You and your spouse

Minimum amount:
\$25,000

Maximum amount without evidence:
\$50,000²

Maximum amount with evidence:
\$500,000

For example, if you are a 39-year-old non-smoker female and choose \$50,000 of coverage, your premium per pay will be \$5.40.

Premium per \$25,000 of coverage

Age	Male		Female	
	Non-smoker ³	Smoker	Non-smoker ³	Smoker
Under 25	\$0.94	\$1.12	\$0.84	\$0.94
25 to 29	\$1.17	\$1.53	\$1.22	\$1.42
30 to 34	\$1.48	\$2.14	\$1.78	\$2.16
35 to 39	\$2.06	\$3.31	\$2.70	\$3.46
40 to 44	\$3.10	\$5.54	\$4.04	\$5.57
45 to 49	\$4.96	\$9.36	\$6.00	\$8.75
50 to 54	\$8.21	\$15.54	\$8.77	\$13.38
55 to 59	\$13.86	\$25.28	\$12.79	\$20.22
60 to 64	\$23.63	\$39.78	\$19.35	\$30.67
65 to 69	\$37.69	\$61.93	\$29.45	\$46.14

Your children

Available amounts	\$5,000	\$10,000
Premium	\$0.89	\$1.78

Basic life insurance

	Amounts without medical exam or evidence of insurability ²		Amounts with evidence of insurability			
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
You	\$1.98	\$3.97	\$5.95	\$7.94	\$9.92	\$11.90
Your spouse	\$10,000	\$1.15				
Your children	\$5,000	\$0.20				

To learn more about optional critical illness insurance, refer to the guide available at ia.ca/qp/ocii_guide.pdf. We recommend that you download or print this guide and keep it in your files for future reference.

- 1 Premiums include Quebec sales tax (9%). Premiums are revised on January 1st of each year.
- 2 No medical exam or evidence of insurability is required if the application is submitted to iA Financial Group by February 29, 2024. If the amount of coverage chosen is higher than \$50,000, evidence of insurability will be required. This offer is valid within the administrative terms of your in-force group insurance contract.
- 3 To be considered a non-smoker, you or your spouse must not have used tobacco in any form whatsoever, nicotine (gum, patches, etc.) or marijuana in the past 12 months.



INVESTED IN YOU.