

Access Life Simplified Issue

LIFE INSURANCE



A full, flexible insurance
product lineup accessible to
all.

Access Life means...

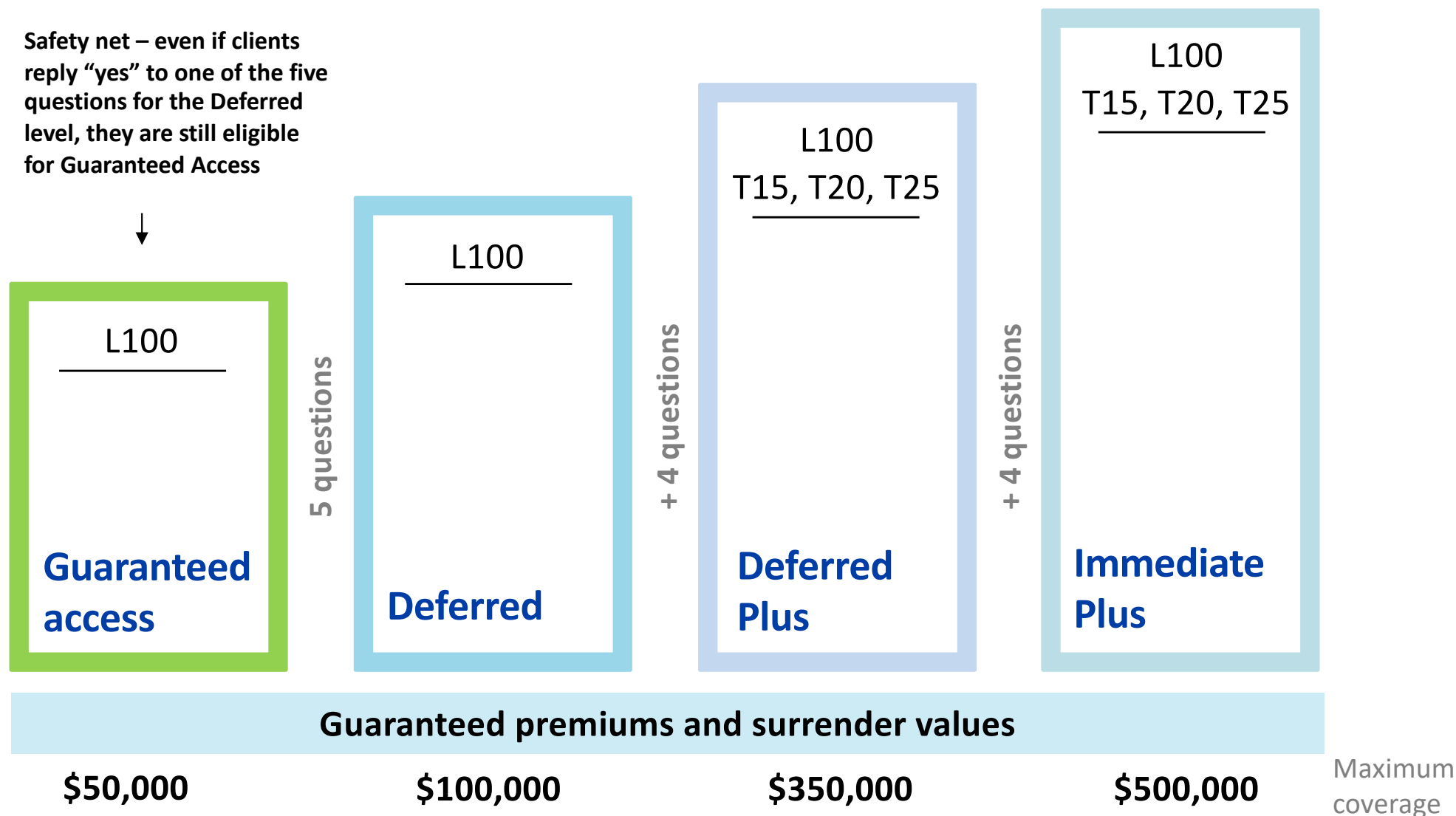
- ✓ **Ideal insurance for people who have had trouble purchasing life insurance, or who have already been refused**
- ✓ **Reassurance, for clients, that they'll never be refused based on their health condition**
- ✓ **A quick and easy application process thanks to EVO**



Access Life

The product

A complete solution!



Access Life: Overview

Steps -»	Guaranteed access	Deferred	Deferred Plus	Immediate Plus
Face amount				
Minimum	\$10,000			
Max 6 months* to 17 years	\$10,000	\$25,000	\$25,000	\$25,000
Maximum 18 to 50 years	\$50,000	\$100,000	\$350,000	\$500,000
Maximum 51 to 70 years	\$25,000	\$100,000	\$350,000	\$500,000
Maximum 71 to 80 years	\$25,000	\$100,000	\$150,000	\$150,000
Age at issue				
T15	n/a		20 to 65 years	
T20	n/a		20 to 60 years	
T25	n/a		20 to 55 years	
L100	6 months to 80 years			

*Note that the age of 6 months at issue corresponds to the actual age of the person being insured. All other ages indicated correspond to the insurance age.

Death benefit

Natural death

Guaranteed access



Return of premiums without interest during the first two years

**Deferred and
Deferred Plus**



Return of premiums plus 3% during the first two years

Immediate Plus



100% of the face amount starting at issue

Accidental death

All steps

100% of the face amount starting at issue

Suicide

All steps

Return of premiums without interest during the first two years

T15, T20, T25 Renewal and conversion privileges



T15 renewal for clients 66 years old or under

T20 renewal for clients 61 years old or under

T25 renewal for clients 56 years old or under

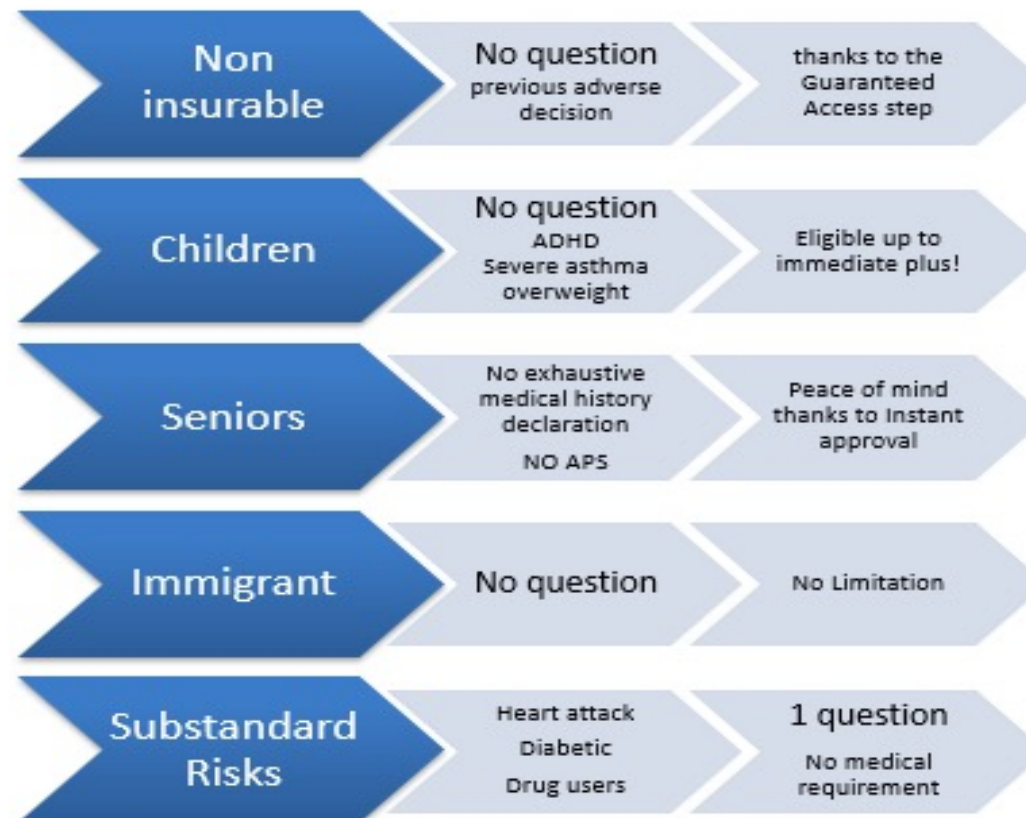
Conversion of term coverage is allowed into a permanent coverage of the same step, before age 71. The face amount cannot be increased

Access Life

**Why choose
Access Life?**

Why choose Access Life

You should give Access Life a try...



Non-medical conditions

DRUG OR
ALCOHOL ABUSE



ADVERSE
DRIVING RECORD



DRIVING UNDER
THE INFLUENCE



CRIMINAL
RECORD

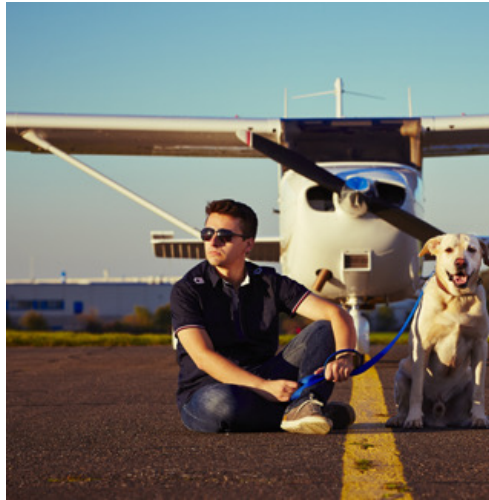


Avocations and hazardous sports

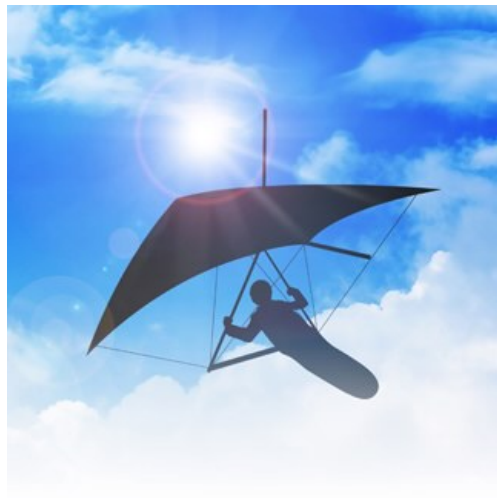
Military



Private & recreational aviation



**Mountaineering/
Ice climbing**



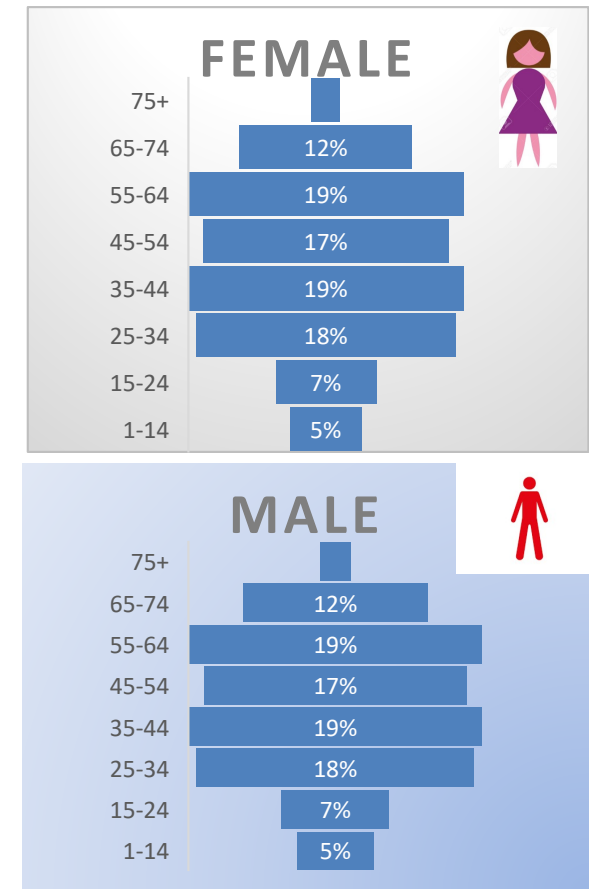
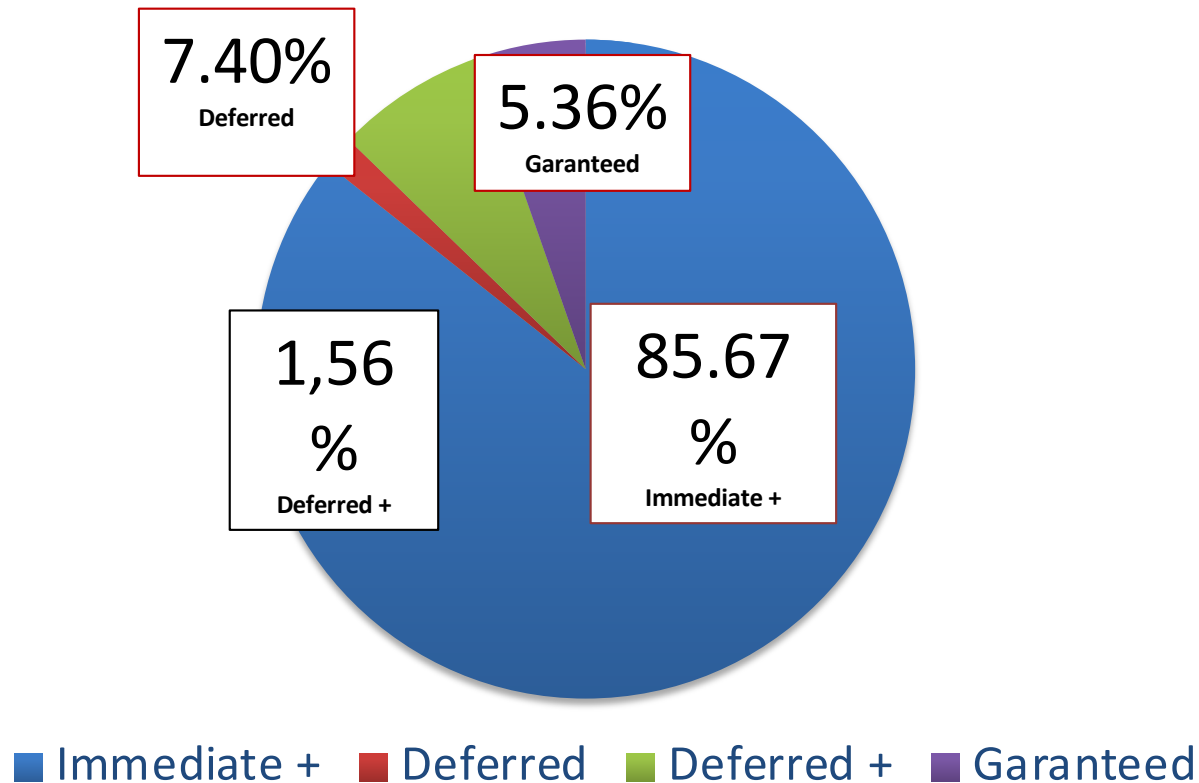
Hang gliding



Scuba diving

Some Stat.....

Total Sales as of August 2020



Premiums of Access Life less expensive ?

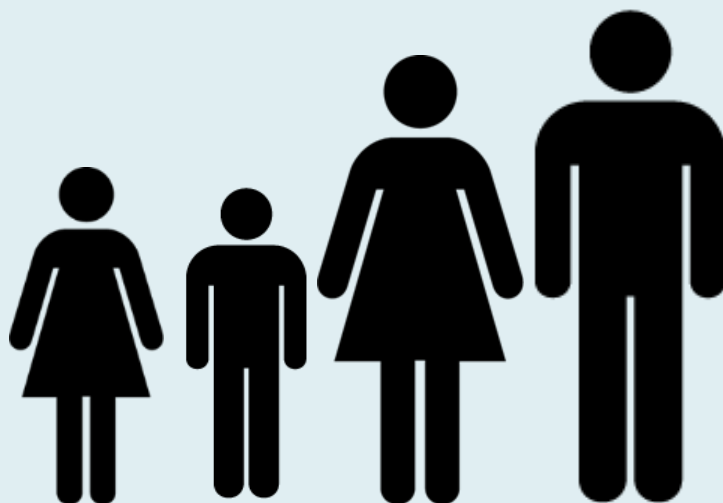
100 000 \$	T20		L100	
	Regular +75	Access Life Immediate +	Regular +75	Access Life Immediate +
M NS 40	267 \$	261 \$	1 588 \$	1 162 \$
M S 40	645 \$	529 \$	2 260 \$	1 701 \$
F NS 60	1 328 \$	1 043 \$	3 516 \$	2 673 \$
F S 60	2 336 \$	2 208 \$	4 513 \$	3 805 \$

Access Life

Case study

iA: One-stop shop for the whole family

This **new immigrant family** wants to make sure they are all covered by the same insurer, regardless of their health condition.



Case study

Meet the needs of a family of new immigrants



39 years
old, NS

The dad is **healthy**, but must be insured for \$500,000. He has to be insured under Access Life for this high of a face amount.



38 years old,
NS

The mom is **healthy** and needs \$50,000 in insurance. She can therefore be insured under normal underwriting.



10 years
old, NS

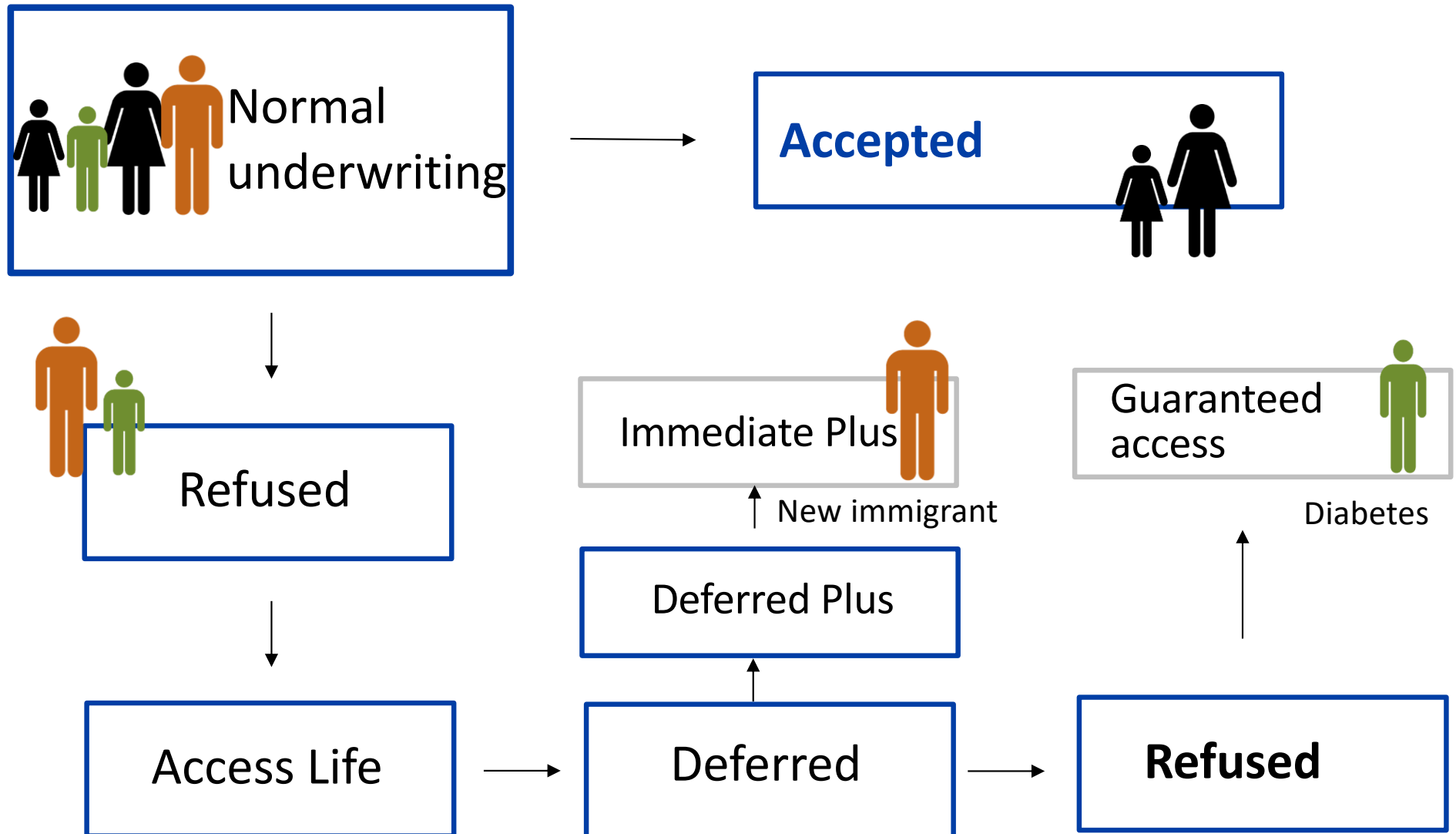
The son is **diabetic** and has to be insured under Access Life.



12 years
old, NS

The daughter is **healthy** and can be insured under normal underwriting.

Case Study: Overview



Access Life – Offer



39 years
old, NS

Immediate Plus

L100: \$150,000

T20: \$350,000

Guaranteed premiums and surrender values

Premium: \$211.58



10 years
old, NS

Guaranteed access

L100: \$10,000

Guaranteed premiums and surrender values

Premium: \$21.67

Access Life

**Sales tools
and support**



Individual Insurance, Savings
and Retirement

Group Savings and
Retirement

Group Insurance

HOME

PRODUCTS

DOCUMENT
CENTRE

TOOLS AND
APPLICATIONS

EVO



Simplified Issue Life Insurance Access Life

Product description and characteristics

Access Life is a simplified issue life insurance product for insureds between 6 months and 80 years of age who are more difficult to insure. By answering a few simple medical questions, clients can get permanent or 15-year, 20-year or 25-year term coverage of up to \$500,000 depending on their age and their health. Clients who have already been refused or who don't qualify for the Deferred step due to their health can still get Guaranteed Access coverage of up to \$50,000 (\$25,000 for insured aged over 50 and \$10,000 for children under age 18).

Useful Links

[F35A – Simplified Issue Life Insurance Application](#)

[Access Life Product Summary](#)

[Access Life Premium Calculator](#)

[Product Guide – Alternative and Perspective \(former products\)](#)

[Product Summary – Alternative and Perspective \(former products\)](#)

[Access Life – Pre-qualification](#)

AccessLife

A simpler way
to buy life insurance



LIFE INSURANCE

Access Life offers quick, comprehensive life insurance coverage for insureds between 6 months and 80 years of age, without any need for a medical exam or blood test.

Insured: ,

Sex	Age	Status	Coverage	Face amount	Monthly premium
Male	41	Non Smoker	Temporary 15 years Immediate Plus	\$500 000	\$98.10

The table below illustrates the evolution of Access Life coverage over time. The amounts in the table below represent values at the beginning of the period.

Year	Insured Age	Immediate Plus Temporary (R & C) Face amount
1	41	\$500 000
2	42	\$500 000
3	43	\$500 000
4	44	\$500 000
5	45	\$500 000
10	50	\$500 000
15	55	\$500 000

Simplified issue life insurance products from iA Financial Group, including The Excellence Life Insurance Company, may be combined with another simplified issue life insurance product already in force such as Access Life, Alternative, Perspective and Excel Life. For each proposed insured, the total face amount of all coverage cannot exceed 500 000 \$.

Immediate Plus Step

Death benefit is paid out in full regardless of the cause of death (natural or accidental).

If death caused by suicide occurs within the first two years of the policy, the company reimburses premiums paid without interest.

Underwriting and administrative rules

1

The step for which a client is eligible is determined **based on their answers to the questions in the EVO or the F35**. Clients must answer all questions.

2

Counter-offer details:

If a client has been refused or deferred by traditional products or a universal policy, Underwriting examines whether the client may be eligible for the Access Life Deferred step:

- If yes, a counter-offer is made to inform the advisor that their client will **at a minimum** be eligible for Deferred coverage
- If no, the advisor is informed that their client is eligible for Guaranteed Access

A new application form must be completed.

Compensation

First-year commission



Access Life – Steps	%
L100 Guaranteed access	35%
L100 Deferred	40%
L100 Deferred Plus	45%
L100 Immediate Plus	50%
T215, T20, T25 Deferred Plus	40%
T15, T20, T25 Immediate Plus	40%

Questions ?

Caroline Truchon

Directrice régionale des ventes

caroline.truchon@ia.ca

1 800 463-6236 poste 105065

Nelson Frade

Directeur régional des ventes

nelson.frade@ia.ca

438-821-6154

Julie Mathieu

Associée marketing

julie.mathieu@ia.ca

1 800 463-6236 poste 105142

Anne-Marie Taddei

Associée marketing

anne-marie.taddei@ia.ca

514-895-9245