

Access Life Simplified Issue



A full, flexible insurance product lineup accessible to all.



INVESTED IN YOU.

Access Life means...

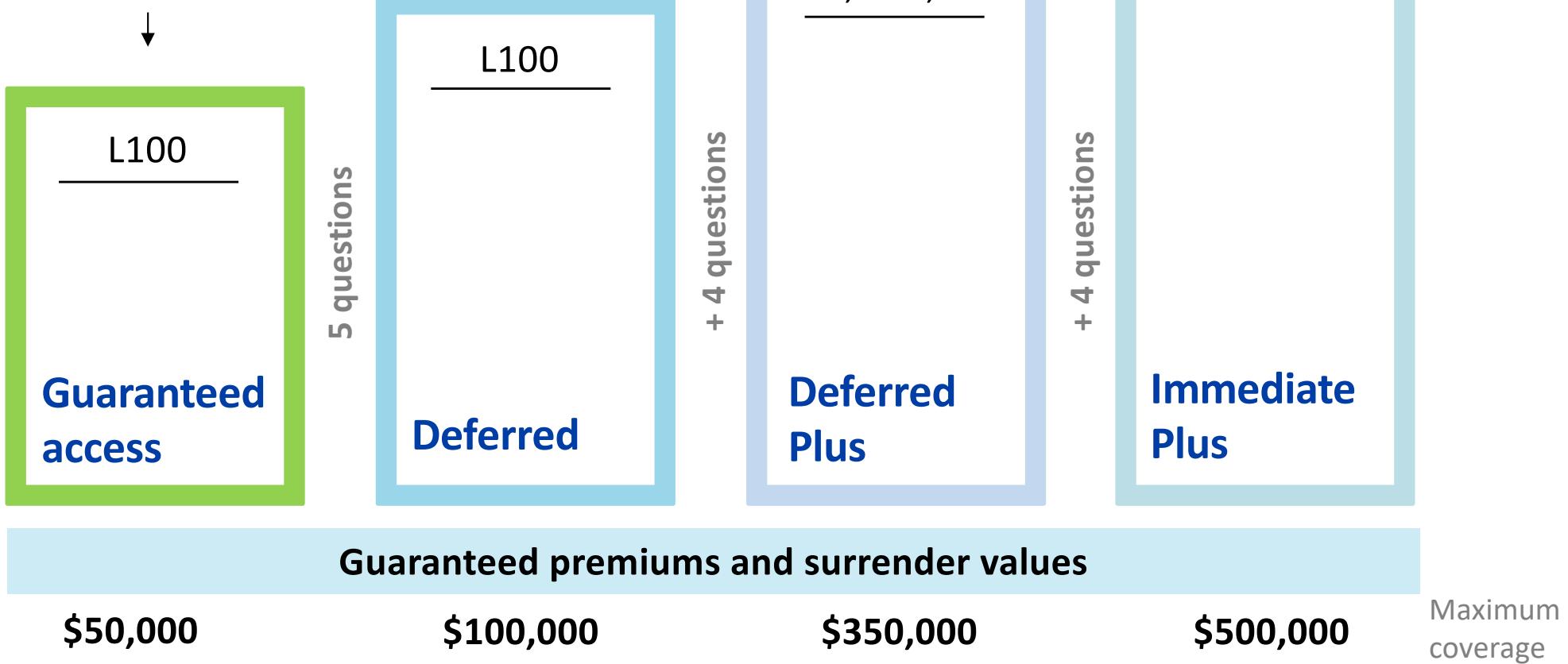
- ✓ Ideal insurance for people who have had trouble purchasing life insurance, or who have already been refused
- ✓ Reassurance, for clients, that they'll never be refused based on their health condition
- ✓ A quick and easy application process thanks to EVO



Access Life **The product**

A complete solution!

Safety net – even if clients reply “yes” to one of the five questions for the Deferred level, they are still eligible for Guaranteed Access



Access Life: Overview

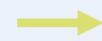
Steps -»	Guaranteed access	Deferred	Deferred Plus	Immediate Plus
Face amount				
Minimum	\$10,000			
Max 6 months* to 17 years	\$10,000	\$25,000	\$25,000	\$25,000
Maximum 18 to 50 years	\$50,000	\$100,000	\$350,000	\$500,000
Maximum 51 to 70 years	\$25,000	\$100,000	\$350,000	\$500,000
Maximum 71 to 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

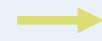
Natural death

Guaranteed access



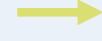
Return of premiums without interest during the first two years

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

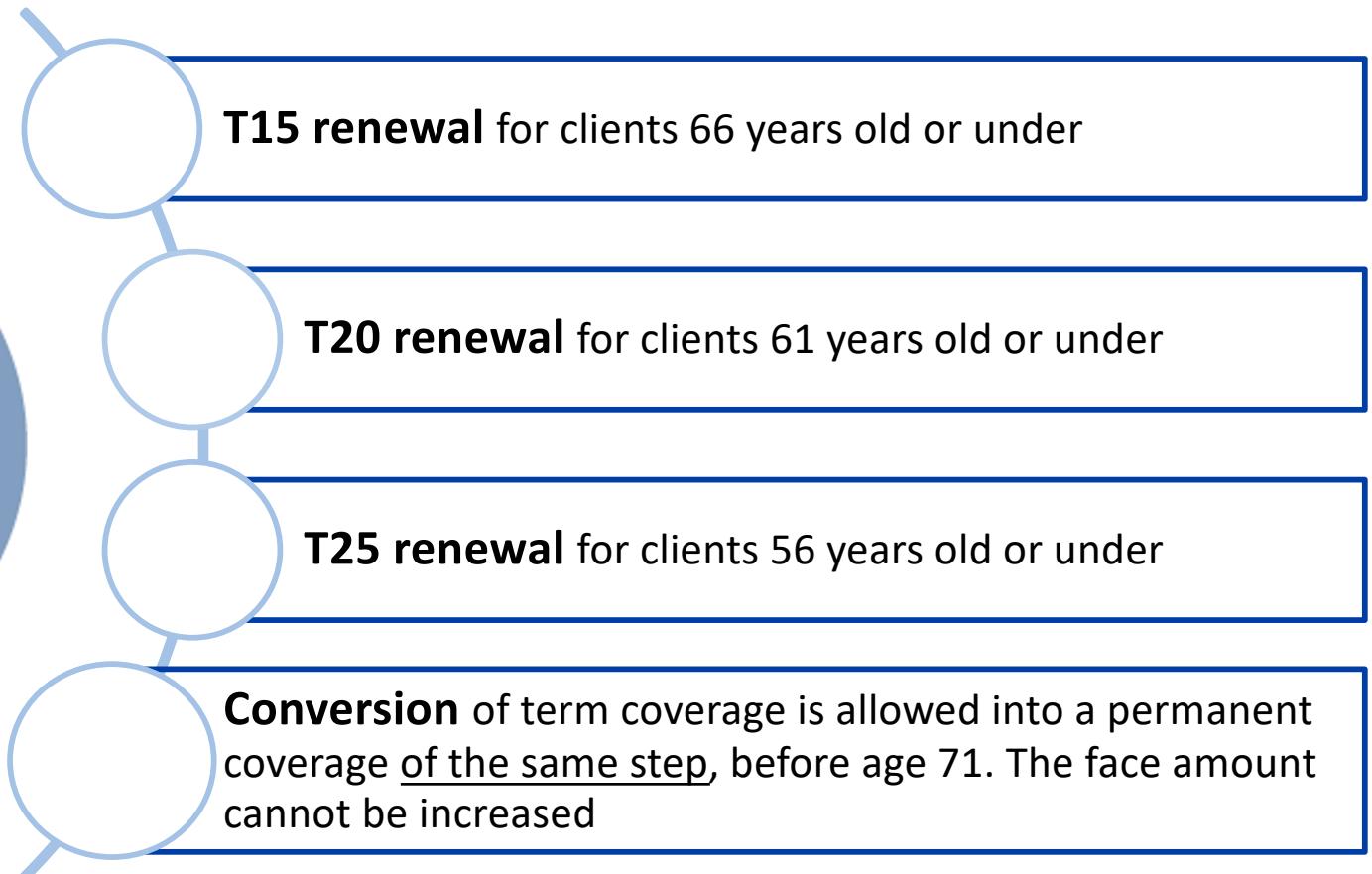
100% of the face amount starting at issue

Suicide

All steps

Return of premiums without interest during the first two years

T15, T20, T25 Renewal and conversion privileges



Access Life

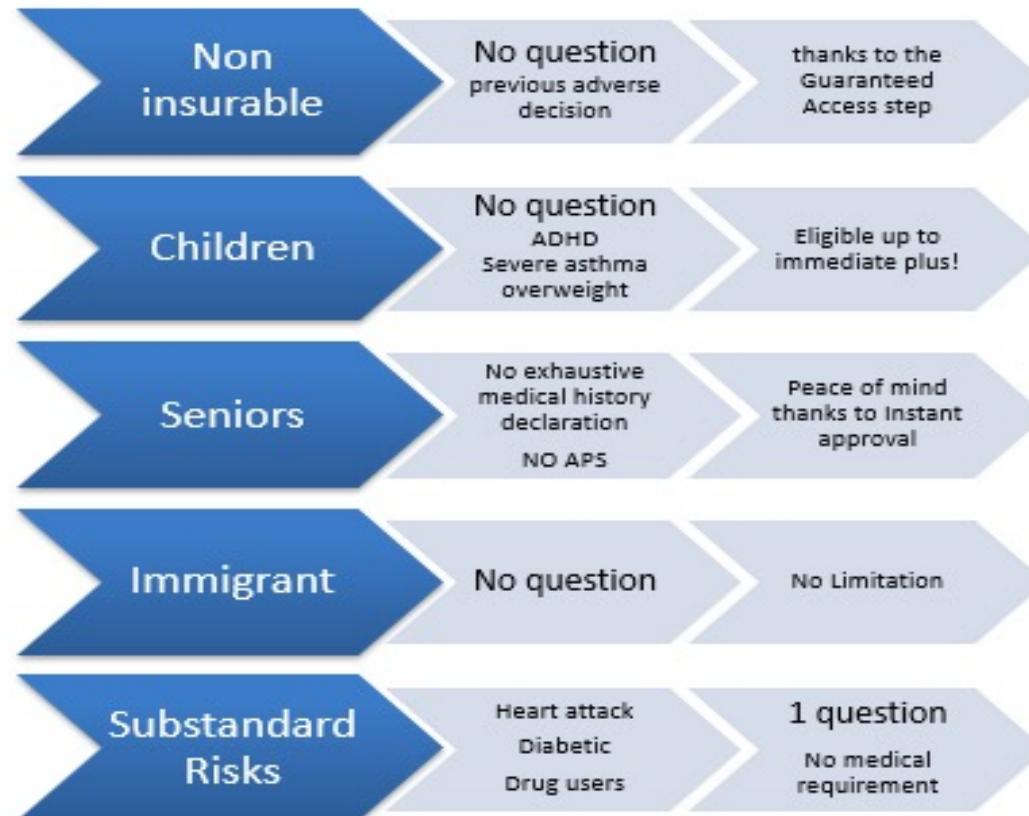
Why choose Access Life?

Why choose Access Life

You should give Access Life a try...



iA
Groupe Financier
Financial Group



Non-medical conditions

DRUG OR
ALCOHOL ABUSE



ADVERSE
DRIVING RECORD



DRIVING UNDER
THE INFLUENCE



CRIMINAL
RECORD

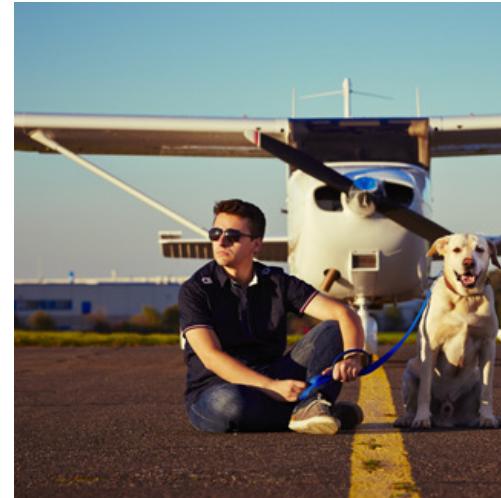


Avocations and hazardous sports

Military



Private & recreational aviation



Mountaineering/ Ice climbing



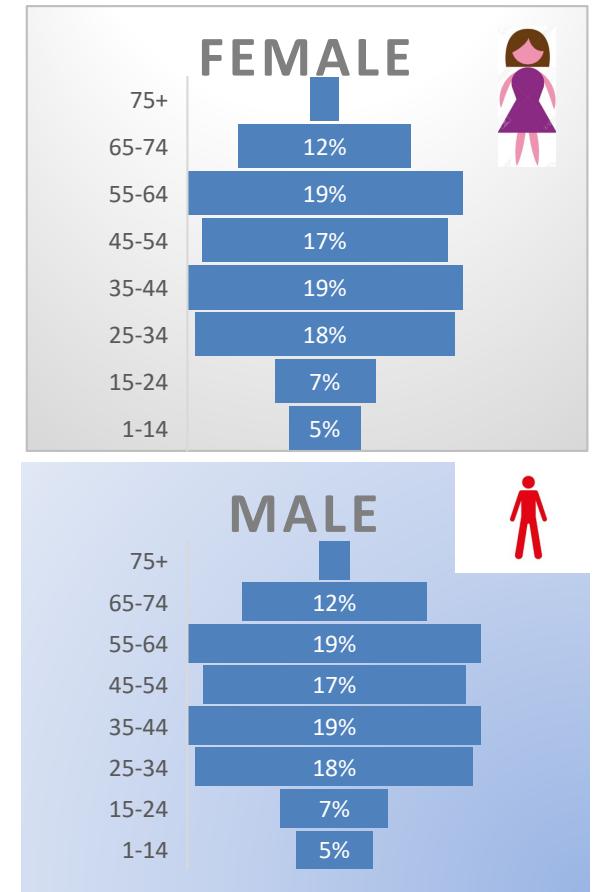
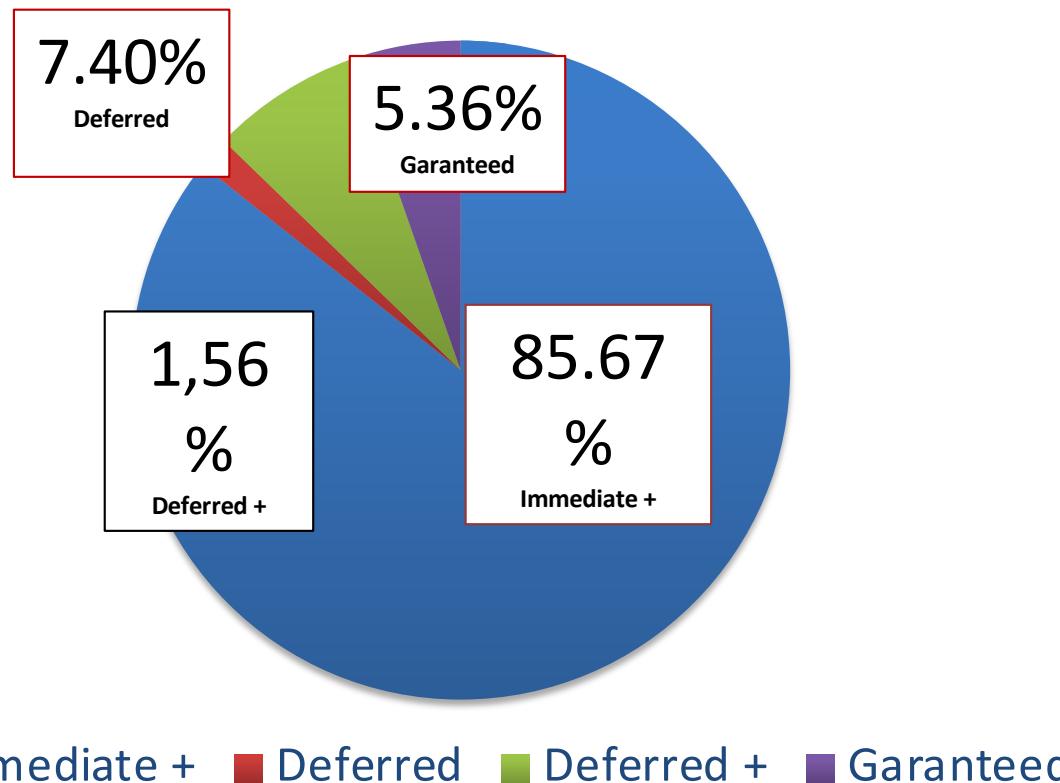
Hang gliding



Scuba diving

Some Stat.....

Total Sales as of August 2020



Premiums of Access Life less expensive ?

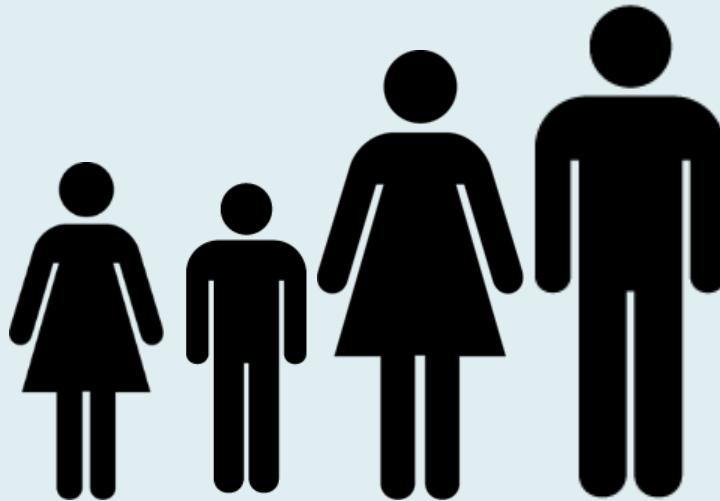


100 000 \$	T20		L100	
	Regular +75	Access Life Immediate +	Regular +75	Access Life Immediate +
M NS 40	267 \$	261 \$	1 588 \$	1 162 \$
M S 40	645 \$	529 \$	2 260 \$	1 701 \$
F NS 60	1 328 \$	1 043 \$	3 516 \$	2 673 \$
F S 60	2 336 \$	2 208 \$	4 513 \$	3 805 \$

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

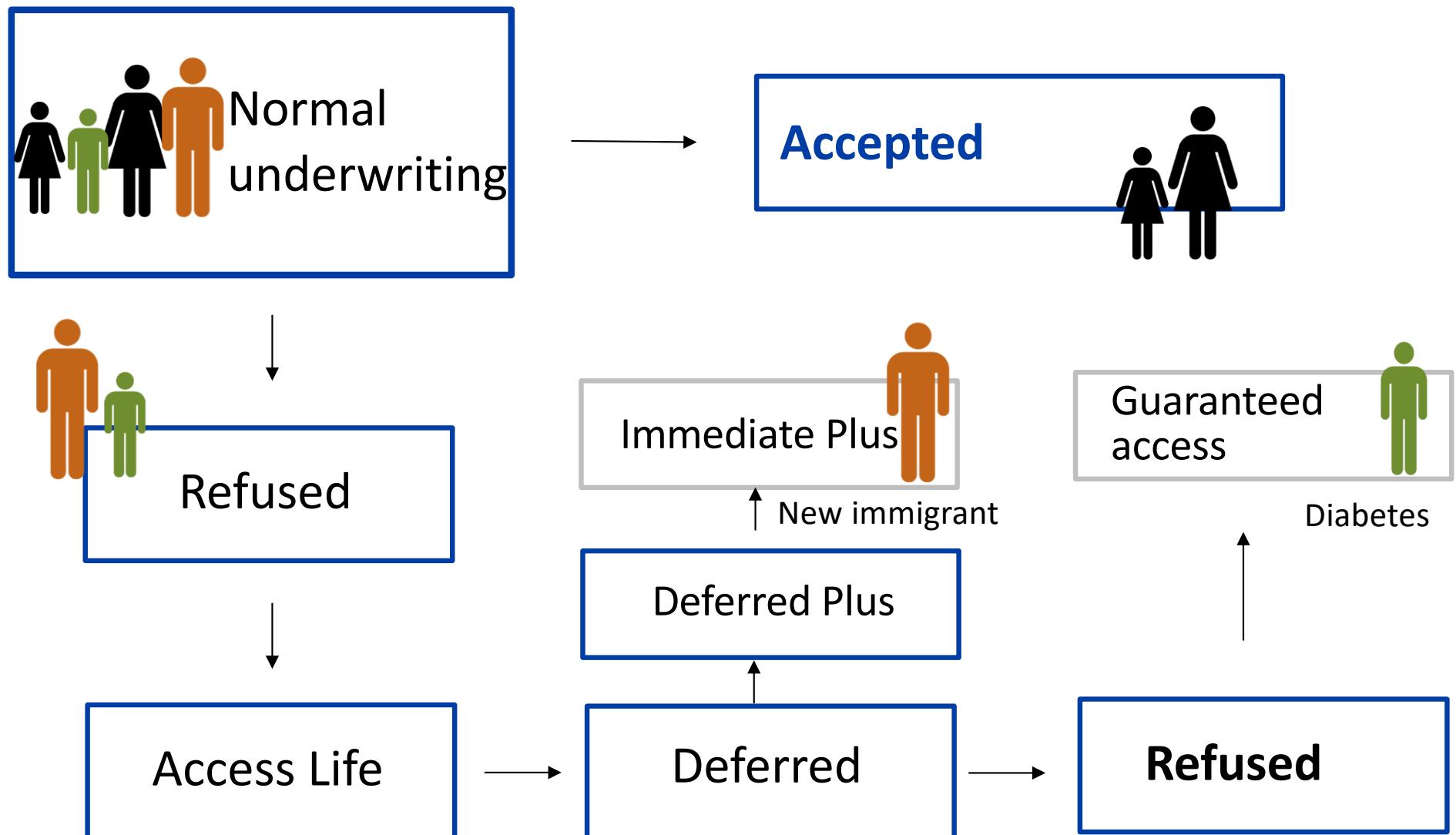
The son is **diabetic** and has to be insured under Access Life.



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

Premiums in effect for August 2018

**Access Life
Sales tools
and support**

Tools

IA Advisor Centre Français

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](#)



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 ?

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