

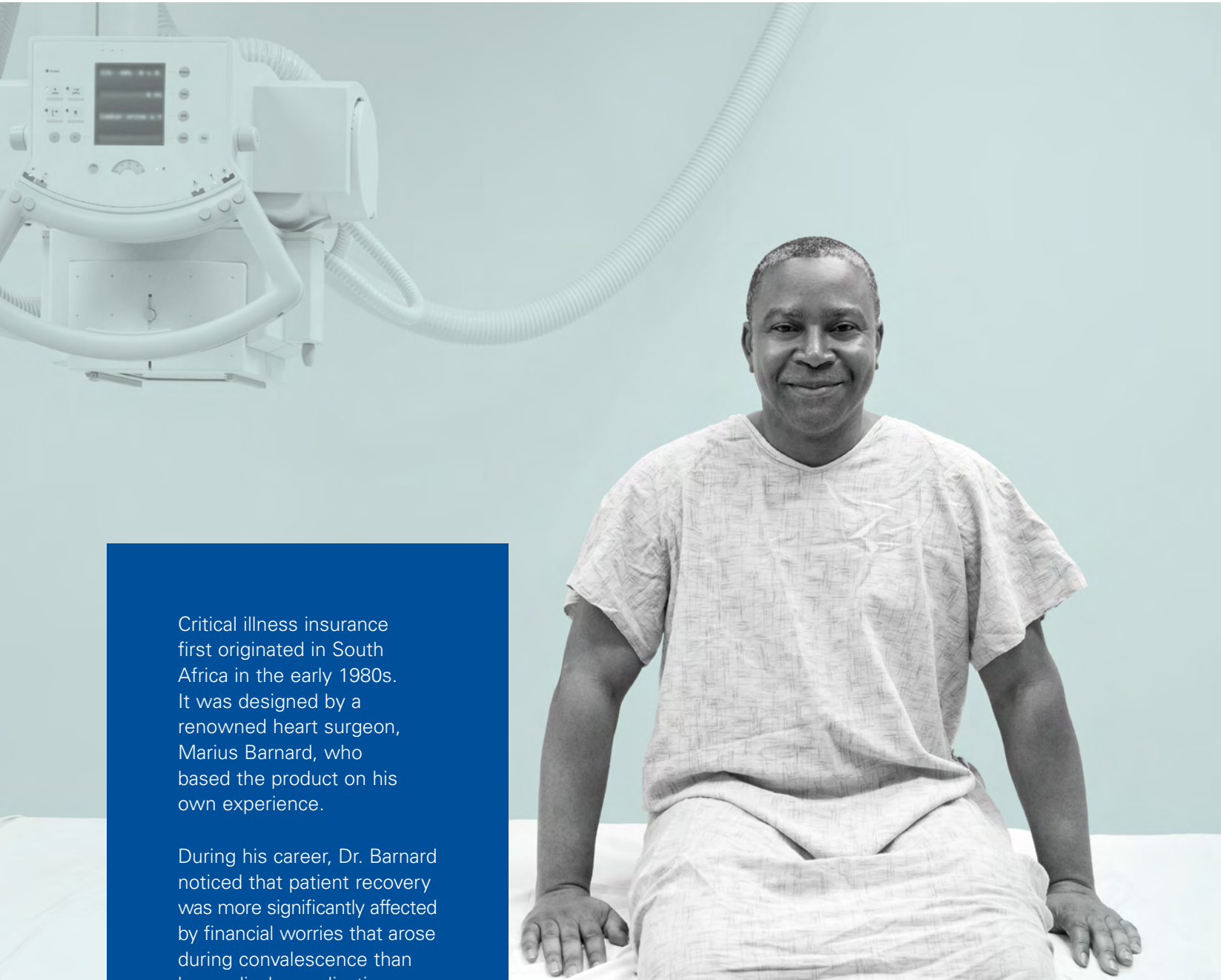


CRITICAL ILLNESS
INSURANCE

Transition

YOUR
RECOVERY
IS ALL THAT
MATTERS





Critical illness insurance first originated in South Africa in the early 1980s. It was designed by a renowned heart surgeon, Marius Barnard, who based the product on his own experience.

During his career, Dr. Barnard noticed that patient recovery was more significantly affected by financial worries that arose during convalescence than by medical complications.

The statistics speak for themselves

Heart disease



One out of four Canadians will develop some form of heart disease over the course of their life



One out of two heart attack victims is younger than age 65

Stroke



80% of victims survive a stroke

STROKE 62,000 Canadians suffer a stroke every year



Around 60% of stroke survivors end up with disabilities and over 40% with moderate to severe disabilities



In the next 20 years, the number of Canadians with lasting disabilities following a stroke will have almost doubled

Cancer



One out of two people will develop cancer in their lifetime



60% of Canadians will still be alive five years after their cancer diagnosis



90% of people diagnosed with cancer will suffer a loss of income or an increase in expenses

The statistics speak for themselves, showing that more and more Canadians, at even younger ages, will be confronted by a critical illness in their lifetime. Fortunately, statistics also show that progress in medical science and improvements in our lifestyle have helped people survive these illnesses and live longer.



Transition critical illness insurance

Transition provides flexible comprehensive critical illness coverage to meet your specific needs. A critical illness can have major financial repercussions on you and your family's lifestyle. That's why Transition provides financial assistance that's easy to apply for, and that helps you focus on recovery. This financial assistance enables you to:

- Replace a portion of your income, or your spouse's income if he or she takes time off work to help take care of you
- Repay certain financial obligations such as your mortgage
- Have access to medical treatments that are not covered by public insurance plans
- Receive home support or cover child care expenses

Transition - 25 illnesses

Provides comprehensive coverage, with options that can be adapted to fit your lifestyle. For optimal coverage for your children, to preserve your company's financial health or to protect your retirement savings, the wide range of options and flexibility of Transition - 25 illnesses could make it the perfect solution for you.

Transition - 4 illnesses

Provides quick and affordable coverage you can count on. This ideal solution for young families can provide income replacement coverage as well as coverage for your mortgage with the "Decreasing to 50%" option.

The consequences of critical illness

A critical illness often requires you to leave your job to focus on getting well. Even though you may be experiencing loss of income, the bills and loans still have to be paid, not to mention the additional costs that go along with a critical illness (medication, special treatment, home adaptations, home support, child care, etc.). The financial burden can be worrisome, especially if you don't have any other source of income during your recovery period.

A variety of options to meet all your needs:

- Coverage terms of 10, 20 or 25 years, up to age 75, or for life
- Coverage amounts from \$10,000 to \$2,500,000
- Return of premium options at surrender or death giving you access to liquidities as early as the fifth year
- Prevention + benefit equal to 15% of your protection amount covering medical conditions which are non-life-threatening
- Guaranteed premiums and renewal for renewable plans regardless of your state of health
- Free MediGuide medical second opinion service

Illnesses covered

Transition – 25 illnesses

- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer (Life-Threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer's Disease
- Heart Attack
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Severe Burns
- Stroke



Prevention +

Transition coverage includes the Prevention + benefit, which covers certain non-life-threatening critical illnesses and medical conditions. The Prevention + benefit is equal to 15% of your coverage amount up to a maximum of \$50,000 per claim (payable up to four times per contract, once per illness, without reducing the face amount).

Prevention + covers the seven following conditions:

- Breast Cancer (Ductal Carcinoma in situ of the Breast)
- Chronic Lymphocytic Leukemia (CLL) Rai stage 0
- Coronary Angioplasty
- Intestinal Cancer (Gastrointestinal stromal tumours (GIST) and neuroendocrine tumours (classified less than AJCC Stage 2))
- Prostate Cancer (Stage A T1a or T1b)
- Skin Cancer (Stage 1 Malignant Melanoma)
- Thyroid Cancer (Papillary or Follicular stage T1)

When the diagnosis is more serious and the definitions of critical illness are met, your Transition coverage takes over and pays the benefit provided for in the contract.

Transition – 4 illnesses

- Cancer (Life-Threatening)
- Coronary Artery Bypass Surgery
- Heart Attack
- Stroke

5 juvenile illnesses

Transition – 25 illnesses and Transition – 4 illnesses also cover the following critical illnesses and medical conditions up to the insured's 25th birthday:

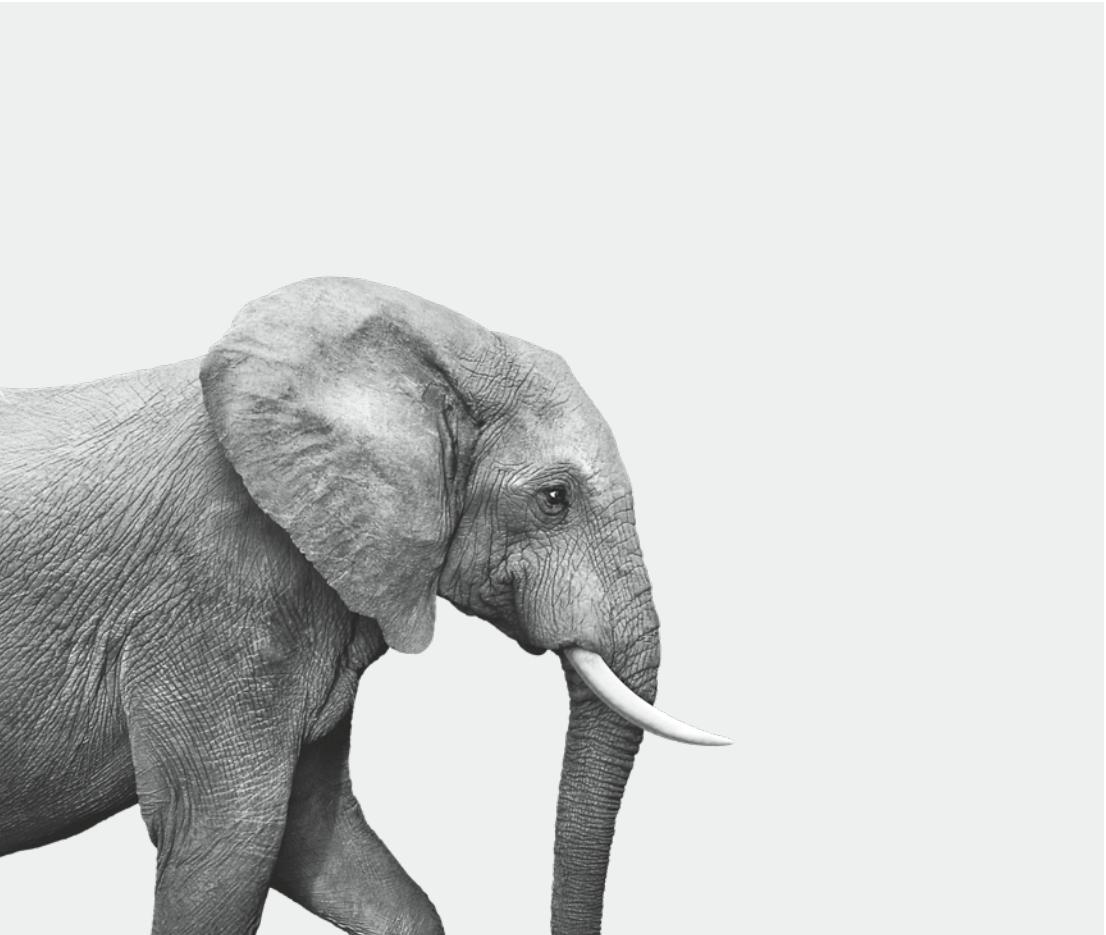
- Cerebral Palsy
- Congenital Heart Disease
- Cystic Fibrosis
- Muscular Dystrophy
- Type 1 Diabetes Mellitus

Medical Second Opinion service from MediGuide, a global leader

A critical illness diagnosis can have major implications for you and your family. When you purchase Transition coverage, you also get unlimited access to the Medical Second Opinion service of MediGuide at no additional charge. If you are diagnosed with a critical illness (whether covered or not under the contract), this service gives you access to a group of expert physicians who can confirm the initial diagnosis and recommend the treatment plan best adapted to your situation.

Transition, made for you!

To let you focus exclusively on your recovery without having to worry about your finances, iA Financial Group offers you Transition, a critical illness financial coverage that will support you during your transition toward a new lifestyle. Talk to your advisor to find out more about this coverage.



F13-435A(20-04)

INVESTED IN YOU.

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