



About IAP

Industrial Alliance Pacific Insurance and Financial Services Inc. is a member of the Industrial Alliance Group of Companies whose tradition of value goes back to 1892. Managing over \$58 billion in consolidated assets, the Industrial Alliance Group has operations nation-wide and is Canada's fourth largest Life Insurance organization.

Guaranteed Issue Life Insurance Plan



Do you want to leave a financial inheritance to your family or to another worthy cause?

Would you like to ensure that when you pass away, there are no unpaid bills and that your family is able to cover your final expenses?

Are you concerned that you may not pass a medical insurance exam?

If so, Guaranteed Issue Life Insurance may be the answer you've been looking for.

PlanDirect's Guaranteed Issue Life Insurance is easy, affordable and flexible enough to meet your needs.

- Guaranteed acceptance
- No underwriting
- Paid up at age 100
- Lifetime coverage
- No reduction in coverage
- Full accident protection during the first two years of coverage
- Living benefit for terminal illness
- Underwritten by Industrial Alliance Pacific Insurance and Financial Services Inc. ("IAP")

It's easy to apply. Your coverage is guaranteed. Simply complete the enclosed form.

Your coverage will begin on the first day of the month following receipt of your completed application, a void cheque for pre-authorized withdrawals and the first two month's premium payments.

Note: To be eligible, you must be a resident of Canada between the ages of 50 and 85(inclusive).

PlanDirect Insurance Services Inc.

is a premier provider of flexible and personalized individual insurance programs. The Guaranteed Issue Life Insurance Plan is underwritten by Industrial Alliance Pacific Insurance and Financial Services Inc.

Contact us today:

1-800-565-4066

211 Consumers Road, Suite 200,
Toronto, Ontario M2J 4G8

Note: This brochure is intended to be a brief summary of the insurance program and does not represent a full contractual agreement. Once enrolled, you will receive a certificate which will detail your complete coverage details.

Health Issues? No Medical Questionnaire!

Have you put off applying for life insurance because you think you may not qualify?

We have the answer.

Guaranteed Issue Life Insurance can ensure you leave the financial coverage your family needs.

Your policy will include the following:

Coverage

During the first two years, if death occurs as a result of an accident, the plan pays five times the amount of coverage purchased. For death from natural causes, your premium is refunded with interest at 5% per annum compounded annually.

After 24 months, the full amount of coverage purchased is payable for death due to natural causes or suicide. If death is caused by an accident, the benefit is five times the amount of coverage. The amount paid will be reduced by an advance paid.

Receive Advance Funds in the Case of Terminal Illness

In the event of an insured clients' terminal illness with a prognosis of death within twelve months, IAP will pay an amount equal to 50% of the Guaranteed Life Insurance in force provided the insurance has been in force for at least two full years at the time of prognosis.

Selection of Insurance

You may select insurance coverage in units of \$2,500 to a maximum of 10 units or \$25,000.

Beneficiary

You may designate a beneficiary of your choice and your designation is revocable unless you specifically designate otherwise.

Exclusion

If death is due to suicide occurring in the first two years of coverage, the amount payable will be limited to the sum of premiums paid without interest.

Select the amount of coverage you need

To determine the monthly cost of your coverage, multiply your rate below by the number of \$2,500 units you need (up to \$25,000).

Monthly premium per unit of \$2,500:

Age at Issue	Male Non-Smoker*	Male Smoker	Female Non-Smoker*	Female Smoker
50-51	\$6.20	\$8.98	\$4.80	\$6.18
52-53	\$6.88	\$10.03	\$5.33	\$6.85
54-55	\$7.65	\$11.20	\$5.95	\$7.63
56-57	\$8.55	\$12.55	\$6.68	\$8.48
58-59	\$9.58	\$14.08	\$7.48	\$9.45
60-61	\$10.78	\$15.80	\$8.40	\$10.53
62-63	\$12.18	\$17.75	\$9.48	\$11.78
64-65	\$13.80	\$20.00	\$10.70	\$13.18
66-67	\$15.73	\$22.55	\$12.15	\$14.78
68-69	\$17.98	\$25.48	\$13.83	\$16.63
70-71	\$20.63	\$28.80	\$15.83	\$18.78
72-73	\$23.78	\$32.58	\$18.13	\$21.25
74-75	\$27.58	\$37.08	\$20.93	\$24.23
76-77	\$32.13	\$42.28	\$24.25	\$27.70
78-79	\$37.68	\$48.50	\$28.33	\$31.90
80-81	\$44.55	\$56.08	\$33.33	\$37.05
82-83	\$52.85	\$65.08	\$39.23	\$43.05
84-85	\$63.88	\$77.00	\$46.65	\$50.50

* You can apply for non-smoker rates if you have not used any tobacco, marijuana or nicotine products for the last 24 months. Tobacco products include: cigarettes, cigars, cigarillos, pipe, snuff, chewing tobacco, nicotine gum, nicotine patches, etc.

Rates are guaranteed until each renewal date of the master policy and will be based on the original issue age of the insured. However, premium rates will be based on the attained age of the insured when a change in smoking status is requested five years or more after coverage is issued. Premiums are subject to provincial tax where applicable.