

IAP Choice provides the protection you need to help maintain your family's standard of living.

Level or decreasing term protection at 15, 20, 25, and 30 year durations

Choose from Limited Guarantee or Fully Guaranteed Premium options

Waiver of premium due to disability coverage

Disability Income Protection for up to 24 months



COMPANY OVERVIEW

Industrial Alliance Pacific Insurance and Financial Services Inc. (IAP), and IA American Life Insurance Company (IAA), are subsidiaries of Industrial Alliance Insurance and Financial Services Inc. (IA), a Canadian life and health insurance company **servicing customers since 1892.**

Built on a foundation of conservative and diversified financial decisions, and with a goal of long-term strength and reliability, IA contributes to the financial well-being of **over 3 million customers**, employs **more than 3400 people**, and manages and administers **over \$50 billion in assets.**

In 2007, the US Division offices were established in Scottsdale, Arizona, offering insurance products to American families.

IAP and IAA's financial strength are respectively rated **A (Excellent) and A- (Excellent) by A.M. Best**, their third and fourth highest ratings. These ratings are assigned to companies that have achieved excellent overall performance and have a strong ability to meet their obligations to policyholders over a long period of time.

As we work towards the future, the foundation of IA's success remains unchanged. Just as we have demonstrated **for more than 115 years**, IA will continue to provide you with proven financial security products worthy of your trust.



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IAP CHOICE

A TERM LIFE INSURANCE PROTECTION PLAN TO MEET YOUR FAMILY'S NEEDS



INDUSTRIAL ALLIANCE PACIFIC
INSURANCE AND FINANCIAL SERVICES™

A1014-01/10-1050/1150

™ Trademark of Industrial Alliance Insurance and Financial Services Inc.



YOUR LIFE IS FULL OF CHOICES. MAKE THE RIGHT ONE WITH IAP CHOICE.

You work hard for your pay check.

It comes and goes for things like food, clothing and shelter for you and your family. It's not a coincidence that a family's standard of living normally depends upon the family's earnings.

As long as the balance between income and expenses continues, serious financial problems rarely occur. But what if the earnings suddenly cease?

IAP Choice offers a variety of custom options to design a protection plan that ensures your family's needs are met should a loved one suffer an untimely death.

IAP Choice offers level term protection at 15, 20, 25, and 30 year durations. So, no matter how long your protection needs last, there is a plan that is right for you.

Choose from one of Two Premium Options:

Limited Premium Guarantee

Premiums are guaranteed to remain level for the first 5 years under the 15, 20, and 25 year coverage terms. Premiums for the 30 year term coverage period are guaranteed to remain level for the first 15 years.

Fully Guaranteed Premiums

Premiums are guaranteed to remain level for the entire term coverage period.

CUSTOM DESIGN CHOICES

IAP Choice offers optional riders to customize a program that's just right for you.

Riders require an additional premium.

Availability and terms vary by state.

Both riders automatically terminate at age 60.

DISABILITY INCOME RIDER

A popular option is to add a disability income rider to your plan of protection. In the event you become disabled and unable to work for more than 90 days, this valuable coverage would provide you with cash to offset your loss of income for up to 24 months. This important income can help pay your living expenses at a time when you probably have little income and increased medical costs.

WAIVER OF PREMIUM RIDER

Should you become totally disabled and unable to work, the Waiver of Premium Rider pays your full premium for you and ensures your coverage stays in force.

This brochure provides a summary of the features and benefits of the IAP Choice policy 1150. If there is a discrepancy between this brochure and the policy, the policy will prevail. For a complete description, please refer to the policy contract.