



SecureLife Plus *Universal Life Insurance*

IF ONLY EVERYTHING IN YOUR
LIFE WAS THIS **RELIABLE.**



A UNIVERSAL LIFE POLICY

Provides lifelong permanent life insurance coverage and accumulates tax-deferred cash value over time. A SecureLife Plus policy provides the financial protection your family may need should you die prematurely. And when your family is grown, the policy can serve as an important source of supplemental income.

WHY YOU NEED IT

Peace of Mind. The value of a SecureLife Plus policy is the security you feel by knowing it will take financial care of your family. A SecureLife Plus policy will also help you plan for your goals. You may want to leave a legacy for your children or grandchildren, protect the financial future of your business or be looking for ways to plan a comfortable retirement. Whatever your goals, a SecureLife Plus policy from IA American can help you achieve them.

WHAT CAN A SECURELIFE PLUS UNIVERSAL LIFE POLICY DO FOR YOU?

PROVIDE SECURITY

SecureLife Plus gives you valuable life insurance protection and the financial stability of an established insurer who is committed to being here in the future. IA American is an Industrial Alliance (IA) company, first established in 1892. Today, IA provides financial security products to over 3 million customers.

OFFER FLEXIBILITY

A SecureLife Plus policy allows you to vary your premium payments or decrease the amount of your death benefit coverage as needed to keep pace with your changing circumstances.

Premium Payment Amounts

Listed below are several premium payment options available. When choosing an option, consider the length of time you want your policy to last. A SecureLife Plus policy can last for as long as age 120. The length of time covered will depend on the interest credited to your policy. This interest varies depending on marketing conditions. However, a SecureLife Plus UL will never drop below the guaranteed minimum interest rate of 3%, regardless of market changes.

- **Minimum** - Covers you for 20 years or to age 90, whichever is less
- **Target** - Ensures you are covered for approximately five years past average life expectancy*
- **Custom** - Allows you to choose coverage options for a specific age up to age 120
- **Guideline Level Premium** - Provides an increasing death benefit and cash value up to the maximum tax-advantaged amount allowed by the IRS

*Based on current mortality tables

Premium Payment Options

A SecureLife Plus policy also gives you the flexibility to choose when you pay your premium payments. Options include annual, semi-annual, quarterly and monthly pre-authorized check payments.

Death Benefit Options

There are two death benefit options available:

OPTION 1 – LEVEL – A level death benefit that does not vary

At the time of death, this option pays the face amount of the policy.

Choose this option if you want the benefit of a permanent life policy with steady cash value growth.

OPTION 2 – INCREASING – An increasing death benefit that grows as the policy's cash value grows

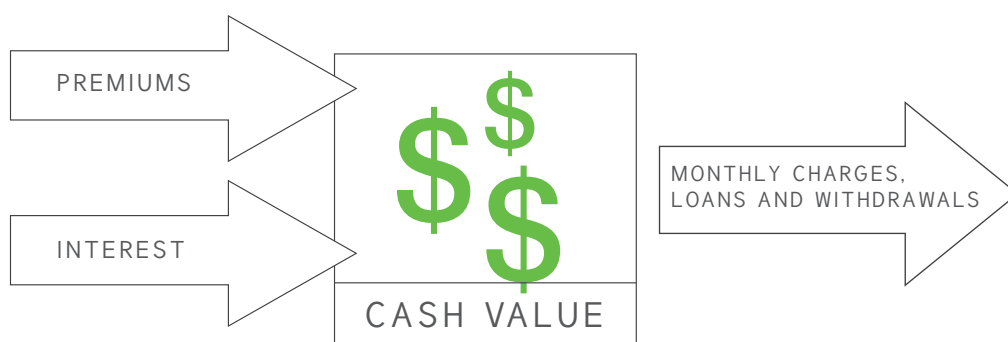
At the time of death, this option pays the face amount plus the cash value of the policy.

Choose this option if you want both the benefit of a permanent life policy and a death benefit that includes your cash value.



HOW YOUR POLICY'S CASH VALUE GROWS

Life insurance protection is combined with cash accumulation. Premiums are paid into the policyholder's cash value fund. Interest is then paid by the insurer, based on current market conditions. Monthly charges, loans and/or withdrawals are deducted from the fund while the balance earns interest. The interest earnings are not taxed as long as they remain in the policy.



LOANS AND WITHDRAWALS

Loans – After the first policy anniversary, you can borrow against the cash value of your policy, using the policy as collateral. The loan interest rate is 6%. The loan balance will continue to earn 3% interest in the cash value fund. A policy loan will affect the death benefit amount.

Withdrawals – You may withdraw funds from the policy's cash value. The cash value is reduced by the amount withdrawn and a surrender charge will be levied. A withdrawal will affect the amount of death benefit.

PRODUCT EXTRAS

- *Automatically included with each policy.*
- *See policy and endorsements for full details.*

NO-LAPSE GUARANTEE

As long as the minimum premium amount is paid, the SecureLife Plus No-Lapse Guarantee offers guaranteed protection for 20 years or to age 90, whichever is less. For example, if you are 75 at the time the policy is purchased, the guarantee will last for 15 years, or to age 90.

INTEREST RATE BONUSES

Interest rate bonuses up to 2.25% on amounts accumulated are available after the fourth policy anniversary.

WAIVER OF SURRENDER CHARGE

After the first year, if you reside in a nursing home, you can withdraw some of your cash value without any surrender charge.

ACCELERATED DEATH BENEFIT

If you are diagnosed with a terminal illness, you can receive 75% of the death benefit or \$100,000, whichever is less. The death benefit is reduced by the amount withdrawn.



RIDERS

- *Availability and terms vary by state.*
- *Additional premiums are required for all riders.*

Waiver of Monthly Deduction Benefit Rider

Future monthly deductions are waived if you become totally disabled* for a period of four months or more, prior to age 60. The company must receive written notice and proof of disability within 12 months of total disability.

Waiver of Specified Premium Rider

A selected future premium of an amount you specify, as shown in your policy, is waived if you become totally disabled* for a period of four months or more, prior to age 60. The company must receive written notice and proof of disability within 12 months of total disability.

*Total disability is a total and continuous inability to perform every duty of any occupation for which the insured is reasonably suited by reason of education, training or experience, caused by an injury or sickness for which the insured requires the regular care and personal attendance of a licensed physician.

Either the Waiver of Monthly Deductions Rider or Waiver of Premium Rider can be chosen, but not both.

Term Insurance Benefit Rider

This rider allows you to purchase additional insurance coverage along with your base policy for a period of 10 or 20 years without the need for further medical examination. This rider is most beneficial when there has been a significant change in your life circumstances, such as the birth of your child, marriage or an increase in your income.

Additional Insured Benefit Rider

As the name suggests, this rider offers term insurance for 10 or 20 years for an additional person, such as your spouse. A maximum of 5 additional people can be insured on the same contract.





Children's Insured Benefit Rider

This rider provides a death benefit in case a child dies before age 25. At the time of the rider's expiration at the child's age 25, it can be converted into permanent insurance with coverage up to five times the original face amount, or \$50,000, whichever is less, without proof of insurability. This benefit applies to a child of the insured, a child of the insured's spouse, a child legally adopted by the insured whose name is on the application or who was born or legally adopted after the date on which the application was signed.

Accidental Death Benefit Rider

This rider pays out an additional death benefit to the beneficiary if the insured dies as a result of an accident, which is defined as an unforeseen and unintended event that is not the result of any fault or misconduct on the part of the insured.

IA AMERICAN COMPANY OVERVIEW

IA American Life Insurance Company (IAA) is a subsidiary of Industrial Alliance Insurance and Financial Services Inc. (IA), a Canadian life and health insurance company.

Established in 1892 and built on a foundation of strength and reliability, IA's history of growth has demonstrated continuous, strategic growth with a focus on putting customers first.

- 1892 – Foundation of Alliance Nationale in Montreal
- 1905 – Foundation of Industrial Life Insurance Company in Quebec City
- 1982 – Acquisition by Industrial of The North West Life, now known as Industrial Alliance Pacific
- 1985 – Acquisition of The North West Life Assurance Company of America
- 1987 – Merger of Industrial and Alliance, and creation of Industrial-Alliance Life Insurance Company
- 1988 – Acquisition of The National Life Assurance Company of Canada, located in Toronto
- 1996 – Merger of Industrial Alliance and The Solidarity, a life insurance company based in Quebec City
- 1999 – Acquisition of Seaboard Life Insurance Company (Vancouver) and merged into Industrial Alliance Pacific (IAP), United States Branch

In 2007, the US Division offices were established in Scottsdale, Arizona, furthering our commitment to growing the US market.

IAA's financial strength is rated **A- (Excellent)** by **A.M. Best**, their fourth highest rating. This rating is 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.

Today, the IA companies operate internationally in all regions of Canada and the United States. Collectively, they contribute to the financial well-being of **over 3 million customers, employ more than 3400 people and manage and administer over \$50 billion in assets.**

As we work toward 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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This brochure provides a summary of the features and benefits of the SecureLife Plus policy FPUL102. If there is a discrepancy between this brochure and the SecureLife Plus policy, the policy will prevail. For a complete description, please refer to the policy contract. Availability and terms vary by state.

Guarantees are backed by the financial strength and claims paying ability of IA American Life Insurance Company.

As our products often involve tax-deferred features, we recommend that you consult a qualified financial advisor.

