

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



**SecureLife** *Universal Life Insurance*



**INDUSTRIAL ALLIANCE PACIFIC**  
INSURANCE AND FINANCIAL SERVICES™



## A UNIVERSAL LIFE POLICY

provides lifelong insurance coverage and accumulates tax-deferred cash value over time. A SecureLife 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

You have many goals in life. You want your family to be financially secure. You want to enjoy a comfortable retirement. You might want to leave a legacy for your children and grandchildren, or protect the financial future of your business. No matter what your goals are, a SecureLife insurance policy from Industrial Alliance Pacific can help you achieve them.

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

- SecureLife helps you protect what is most important with a guaranteed death benefit.
- SecureLife allows you flexibility in the funding of your policy so it can build a substantial account value over time.

**Security:** Gives you valuable life insurance protection and the strength of an insurer who is committed to being there in the future.

**Choice:** Provides you the ability to adjust your premium payments and coverage amount over time to keep pace with your changing lifestyle.

**Cash Value:** Industrial Alliance Pacific places a portion of each premium payment into a cash value account, and guarantees that a minimum interest rate of 3% will be paid on the policy's cash value each year.

## CASH VALUE

With a SecureLife Universal Life policy, values build tax-deferred, maximizing the funds available for future use. You choose how to finance your policy by adjusting the amount and frequency of premium payments.

## LOANS AND WITHDRAWALS

After the first policy anniversary, the cash value of a SecureLife policy can be used as collateral for a policy loan. In addition, the SecureLife policyholder has the right to withdraw funds from the policy's cash value. The cash value is reduced by the amount withdrawn and a surrender charge will be levied.

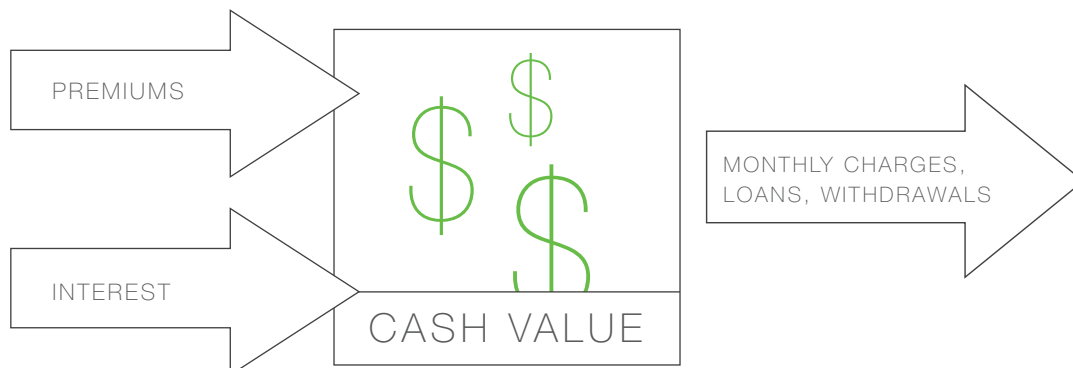


## HOW YOUR POLICY GROWS

Life insurance protection is combined with cash accumulation.

Premiums are paid into the policyholder's cash value fund. The Cost of Insurance is deducted from the fund while the balance earns interest. The interest earnings are tax-sheltered as long as they remain in the policy.

## THE OPERATION OF A UNIVERSAL LIFE INSURANCE POLICY



## GUARANTEED PROTECTION

The SecureLife No-Lapse Guarantee offers guaranteed protection for 20 years or the length of time outlined in your policy. A SecureLife policy provides the coverage and extra SECURITY to meet your needs for the future.

Every SecureLife policy has a No-Lapse guarantee built into the base and is included automatically at policy issue. The No-Lapse guarantee will be in force as long as the minimum premium amount is paid.

## INTEREST RATE BONUSES

Interest rate bonuses up to 2.25% on amounts accumulated are available after the 4th policy anniversary to all qualifying policyholders.

## DEATH BENEFIT OPTIONS

**Option One:** A level death benefit that does not vary.

**Option Two:** An increasing death benefit that grows with the policy's cash value. If you anticipate your need for protection to grow in the future, you may want to consider this option.



# RIDERS

Availability and terms vary by state.

## ***Waiver of Monthly Deduction Benefit Rider***

**Max Issue Age:** 55

**Waiting Period:** 4 months

This Rider provides that the monthly deduction will be waived retroactively from the date of \*total disability after four months of \*total disability, provided that the \*total disability occurred before the insured's 60th birthday. This Rider automatically terminates when the Policy terminates or on the date of the insured's 60th birthday.

## ***Waiver of Specified Premium Rider***

**Max Issue Age:** 55

**Waiting Period:** 4 months

**Maximum benefit amount:** Lesser of \$400 or monthly equivalent of current planned periodic premium.

This Rider provides that upon written proof of \*total disability, the premium specified on the Policy Data Pages will be waived. This benefit amount will be credited to the policy value and will have the same effect on the policy value as if it had been paid on the monthly anniversary. Premiums may continue to be paid while a benefit is being paid under the terms of this Rider. This Rider will automatically terminate when the Policy terminates or on the date of the insured's 60th birthday.

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

## ***Additional Insured Benefit Rider***

**Two Options:** Term 10 years and Term 20 years

**Max Issue Age for Term 10:** 60

**Max Issue Age for Term 20:** 50

**Minimum face amount:** \$10,000

Also known as a term rider, this is a simple way to obtain short-term security on an additional insured. Benefits can help pay off mortgages and other outstanding debts in the event of a premature death. Term riders can also insure a client's spouse or business partner. Premiums remain level for the full duration of the term.





### ***Children's Insured Benefit Rider***

**Children's Issue Age:** 15 days to 18 years

**Parent's Issue Age:** 55 or less, **Maximum face amount:** \$10,000

For each unit purchased under this Rider, \$1000 of term insurance is provided on the life of every insured child. An Insured Child means 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. This Rider automatically terminates at the policy anniversary nearest the insured's 65th birthday or at the child's 25th birthday. If the insured dies while this Rider is in force, the children's benefit will become fully paid-up. The benefit may be converted at up to five times the death benefit amount without evidence of insurability.

### ***Accidental Death Benefit Rider***

**Max Issue Age:** 60

**Issue Limit:** \$150,000 or face amount of the base policy, whichever is less.

This benefit is paid to the beneficiary upon receipt of written proof that the insured died from 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. The death must occur within 365 days of the Accident and while the rider is in force. Death cannot be caused or contributed to by, either directly or indirectly, any physical or mental illness or disease or treatment for the illness or disease. The policy automatically terminates at the policy anniversary nearest the insured's 65th birthday.

# INDUSTRIAL ALLIANCE PACIFIC CORPORATE OVERVIEW

Industrial Alliance Pacific Insurance and Financial Services Inc. (IAP), is a member of Industrial Alliance Insurance and Financial Services Inc. (IA), a Canadian life and health insurance company *servicing customers since 1892*.

Built on the foundation of strength and reliability, Industrial Alliance has grown and progressed steadily for more than 115 years:

- 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 merger with Industrial Alliance Pacific (IAP), United States Branch

In 2001, IA began to expand beyond the traditional life insurance sectors, moving into individual wealth management, mutual funds and securities.

Today, the companies of IA 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 2800 people and manage and administer over *\$50 billion in assets*.

IAP's financial strength has been rated *A (Excellent)* by *A.M. Best Company*. This rating is assigned by Best to companies that achieved excellent overall performance and have a strong ability to meet their obligations to policyholders over a long period of time.

In 2007, IAP opened its newest office in Scottsdale, Arizona. This U.S. base of operations will continue to offer the proven financial security products that have been the foundation of IA's success for more than a century.



**INDUSTRIAL ALLIANCE PACIFIC**  
INSURANCE AND FINANCIAL SERVICES™

™Trademark of Industrial Alliance Insurance and Financial Services Inc.

This brochure provides a summary of the features and benefits of the SecureLife policy POL-2200. If there is a discrepancy between this brochure and the SecureLife policy, the policy will prevail. For a complete description, please refer to the policy contract. Availability and terms vary by state.

