

# Optional critical illness insurance and basic life insurance

Premium per pay<sup>1</sup>



## Optional critical illness insurance

### You and your spouse

Minimum amount:  
**\$25,000**

Maximum amount without evidence:  
**\$50,000<sup>2</sup>**

Maximum amount with evidence:  
**\$500,000**

For example, if you are a 39-year-old non-smoker female and choose \$50,000 of coverage, your premium per pay will be \$5.40.

### Premium per \$25,000 of coverage

Age	Male		Female	
	Non-smoker <sup>3</sup>	Smoker	Non-smoker <sup>3</sup>	Smoker
Under 25	\$0.94	\$1.12	\$0.84	\$0.94
25 to 29	\$1.17	\$1.53	\$1.22	\$1.42
30 to 34	\$1.48	\$2.14	\$1.78	\$2.16
35 to 39	\$2.06	\$3.31	\$2.70	\$3.46
40 to 44	\$3.10	\$5.54	\$4.04	\$5.57
45 to 49	\$4.96	\$9.36	\$6.00	\$8.75
50 to 54	\$8.21	\$15.54	\$8.77	\$13.38
55 to 59	\$13.86	\$25.28	\$12.79	\$20.22
60 to 64	\$23.63	\$39.78	\$19.35	\$30.67
65 to 69	\$37.69	\$61.93	\$29.45	\$46.14

## Your children

Available amounts	\$5,000	\$10,000
Premium	\$0.89	\$1.78

## Basic life insurance

	Amounts without medical exam or evidence of insurability <sup>2</sup>		Amounts with evidence of insurability			
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
<b>You</b>	\$1.98	\$3.97	\$5.95	\$7.94	\$9.92	\$11.90
<b>Your spouse</b>	\$10,000	\$1.15				
<b>Your children</b>	\$5,000	\$0.20				

To learn more about optional critical illness insurance, refer to the guide available at [ia.ca/qpatoicii\\_guide.pdf](http://ia.ca/qpatoicii_guide.pdf). We recommend that you download or print this guide and keep it in your files for future reference.

- 1 Premiums include Quebec sales tax (9%). Premiums are revised on January 1st of each year.
- 2 No medical exam or evidence of insurability is required if the application is submitted to iA Financial Group by September 29, 2023. If the amount of coverage chosen is higher than \$50,000, evidence of insurability will be required. This offer is valid within the administrative terms of your in-force group insurance contract.
- 3 To be considered a non-smoker, you or your spouse must not have used tobacco in any form whatsoever, nicotine (gum, patches, etc.) or marijuana in the past 12 months.



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