

## EXCLUSIVE OFFER FOR QPAT MEMBERS

**Group policy no.:**

**Certificate no.:**

QPAT and iA Financial Group, the provider of your group insurance plan, are pleased to team up to bring you an exclusive and limited-time offer that gives you the opportunity to add optional critical illness and basic life insurance coverage.

- Optional critical illness and basic life insurance at preferred rates<sup>1</sup>
- Up to \$50,000 in optional critical illness and basic life insurance coverage for you, guaranteed<sup>2</sup>
- Coverage also available for your spouse and children<sup>3</sup>

### **Optional critical illness insurance: additional coverage so you can focus on what really matters**


Optional critical illness insurance provides you with a lump sum payment if you or an insured person are diagnosed with a covered critical illness or need to undergo one of the covered surgeries.

#### **For example, you can use the lump sum payment to:**

- Pay for non-covered medical expenses
- Replace your income
- Explore other treatment options
- Hire caregivers
- Buy specialized equipment or make modifications to your home or car
- Take time for you and your family (family activities, vacations, etc.)

#### **As a QPAT member, you benefit from an exclusive offer:**

- Up to \$50,000 of optional critical illness insurance coverage for you and your spouse, guaranteed<sup>2</sup>
- Up to \$10,000 of coverage for your children<sup>3</sup>



You have until  
September 29, 2023 to  
take advantage of this  
exclusive offer for  
QPAT members.

### Basic life insurance: for additional peace of mind

This is also a good opportunity to review your basic life insurance and add coverage up to a maximum of \$150,000, including \$50,000 guaranteed, without medical exam or evidence of insurability.<sup>4</sup> Your spouse is eligible for up to \$10,000 and your children up to \$5,000.

Whether it's to protect your family's financial well-being or to pay for expenses related to a death, basic life insurance is an essential tool in any good financial plan. By analyzing your needs, you can determine the amount that is right for you.

To find out what basic life insurance coverage you and your dependents (spouse and children) currently have through your group insurance plan, go to My Client Space ([ia.ca/myaccount](https://ia.ca/myaccount)) and click on *Your coverage* in the left-hand menu.

### Apply now

**You have until September 29, 2023 to take advantage of this exclusive offer for QPAT members.** And remember, this offer extends to your spouse and children as well.

**It's easy:** fill out the attached application and send it to iA Financial Group in the postage-paid envelope.

### To learn more about optional critical illness insurance and premium rates

Refer to the guide available at [ia.ca/qpat/ocii\\_guide.pdf](https://ia.ca/qpat/ocii_guide.pdf)<sup>5</sup> and the attached table.

### Any questions?

If you have any questions about this offer or your group insurance plan, contact your iA Financial Group customer service dedicated line at 1-866-585-8843, Monday to Friday, 8 am to 8 pm ET.

<sup>1</sup>Compared to similar individual coverage.

<sup>2</sup>Approval guaranteed for up to \$50,000 without medical exam or evidence of insurability, if the application is submitted to iA Financial Group by September 29, 2023. If the amount of coverage chosen is higher than the non-evidence amount, evidence of insurability will be required. This offer is valid within the administrative terms of your in-force group insurance contract.

<sup>3</sup>Evidence of insurability required for children (optional critical illness insurance only).

<sup>4</sup>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 the non-evidence amount, evidence of insurability will be required. This offer is valid within the administrative terms of your in-force group insurance contract.

<sup>5</sup>We recommend that you download or print the guide and keep it in your files for future reference.

## INVESTED IN YOU.