



iA-SAL Headquarters

1 800 663.9498
www.iasal.ca

Regional Offices

British Columbia

1 877 882.8220

Alberta

1 888 435.1833

Saskatchewan

1 800 667.2920

Manitoba

1 866 227.7446

Ontario

1 800 668.4702

Quebec

1 877 671.9009

Atlantic

(902) 468.8698

Options, features and benefits

- Provides affordable peace of mind for you and your family
- Insurance coverage that makes your liability an asset
- Cost of coverage is the same for all ages or occupations
- Benefits are non-taxable and paid in addition to your other insurance benefits
- Payments made on your behalf do not have to be repaid
- Helps to protect your credit rating and savings
- Higher insurance coverage limits allow covering multiple investments
- Critical Illness coverage provides Living Life benefits, and allows for full recovery

Companion Maxum – ULTIMATE PROTECTION

- Life Insurance includes accidental dismemberment benefit
- Critical Illness Insurance includes six covered conditions:
 - Life-threatening cancer
 - Heart attack
 - Coronary artery bypass surgery
 - Stroke
 - Major organ failure requiring transplant
 - Paralysis
- Accident & Sickness Disability Insurance includes hospitalization benefit
- Accidental Plus Disability Insurance includes:
 - Accidental Disability
 - Involuntary Unemployment



A track record you can trust.

The Companion Line of products is developed by iA-SAL, which is a division of Industrial Alliance Insurance and Financial Services Inc., a member of iA Financial Group, and has been protecting our customers and their families for over 50 years.

Leading independent financial rating agencies that assess life insurance companies based on financial strength, earnings and capital positions have rated iA Financial Group with high marks:



iA Financial Group earned the Issuer Credit and Financial Strength Rating of "A+" for its overall financial capacity to pay its financial obligations*.



iA Financial Group earned the "A+" (Superior) rating assigned to companies that have a superior ability to meet their ongoing insurance obligations*.

As an iA Financial Group customer, you can enjoy the peace of mind that comes with proven corporate integrity, sound financial backing and a solid track record.

* Ratings as of March 2015.



This brochure is not a contract and the contents are limited by its size. Please see your Certificate of Insurance for the specific terms, conditions, limitations and exclusions that apply to your coverage.



www.iasal.ca

Loan Repayment Insurance



Companion Maxum



Total protection against financial breakdown.

Whether your vehicle is new or pre-owned, you're going to enjoy it for a very long time. You've chosen wisely and budgeted carefully, but the one option you shouldn't overlook is loan repayment insurance. It's an option that will protect your investment in case of a financial breakdown.

Unfortunately, when something unexpected happens to you such as unemployment, disability, critical illness, or even death, finance or lease payments for your vehicle still need to be made. You or your family may consider selling your vehicle, but you will most likely still have to make up the deficiency. If you or your family still need the vehicle, keeping up with the monthly payments could be a major hardship. Protecting your investment, by insuring your monthly loan payments, is a sound choice. For more than 50 years, we've been offering Canadians flexible, competitively priced insurance options. And through our group buying power, you can protect your vehicle investment and feel safe and secure about your financial commitments, for just pennies a day.

The power of protection:

life insurance
 +
critical illness
 +
disability insurance
 +
involuntary unemployment
 =
ultimate protection

There are those who feel that even at a low price, loan repayment insurance is an unnecessary "luxury". The "it could never happen to me" attitude is understandable when your health is good and you're in the prime of life. Nevertheless, the statistics on disability and death cannot be ignored.

Reducing the impact on your family.

The best way to achieve peace of mind is to plan ahead. So it's good to know that the insurance coverage you choose will reduce the financial impact on your loved ones if anything should happen to you:

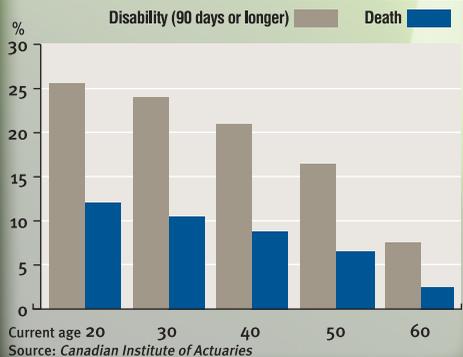
If you were to suffer a fatal injury or illness or become accidentally dismembered, life coverage will pay off the insured portion of your loan.

If you are diagnosed with a covered condition, critical illness coverage provides a lump sum payment that will pay off the insured portion of your loan. A 'Living Life' benefit, critical illness insurance is designed to eliminate the financial strain of a vehicle loan, giving you the freedom to focus on getting well.

If you become totally disabled through illness or as a result of injury, "Accident and Sickness" disability coverage will take care of your loan payments.

If you become totally disabled as a result of injury, or become unemployed involuntarily, the "Accidental Plus" coverage will cover up to the equivalent of six insured monthly payments per incident for the duration of your coverage term.

Probability of becoming disabled or dying before age 65



- Of all loans that become delinquent in Canada, 3% are due to the unexpected death of the main household income earner, and 50% are due to loss of income related to a disabling accident or illness
- Canadians between the ages of 20 & 65 have a 50% chance of having a disability that lasts longer than 3 months
- 55% of working adult Canadians have no disability coverage
- Accidents are the leading cause of death for Canadians 45 years of age and under
- 1 in 3 Canadians will be diagnosed with cancer in their lifetime

Sources: Statistics Canada, I.C.B.C., CLHIA, Canadian Cancer Society

COMPANION
MAXUM