



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

1 888 465.0630

Atlantic

1 902 468-8698

Options, features and benefits

- Provides affordable peace of mind to your family
- Insurance coverage that makes your liability an asset
- Premium cost is the same for all ages and 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
- Protects your savings
- Protects your credit rating

Companion II – AFFORDABLE PROTECTION

- Life and Disability coverage at low rates
- No medical examination required

Companion Extend – COMPLETE PROTECTION

- Life, Critical Illness and Disability coverage
- Higher insurance coverage limits to cover multiple investments
- Critical Illness coverage provides a Living Life benefit and allows for full recovery



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.



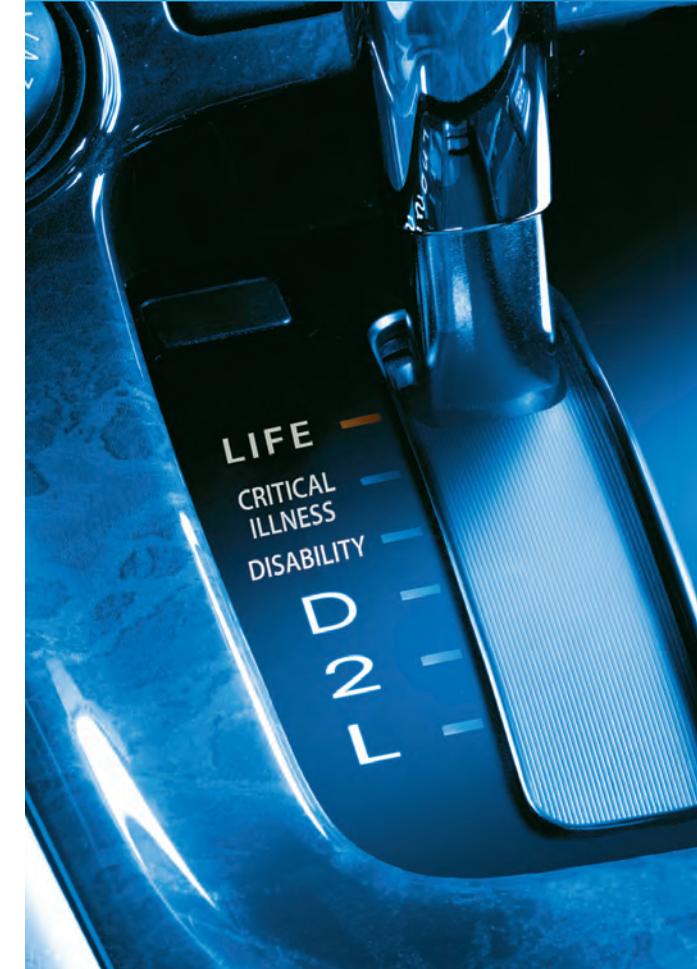
This brochure is not a contract and the contents are limited by its size. Please see your Certificate of Insurance for the specific terms, conditions, limitations and exclusions that apply to your coverage.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.



www.iasal.ca

Loan Repayment Insurance



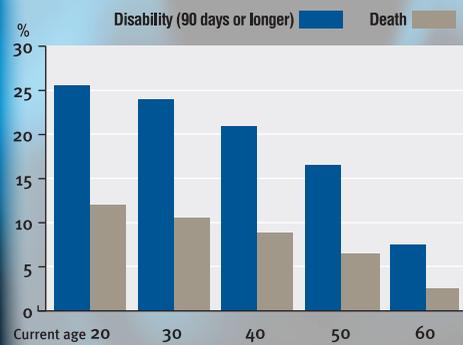
Shift Your Options Into Gear

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.

When sickness and injury prevent you from being able to perform your job, the financial side effects can be substantial. And in the event of your death, your family can face overwhelming financial obligations. 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.

Probability of becoming disabled or dying before age 65



Source: Canadian Institute of Actuaries

The power of three:

life insurance
+
critical illness
+
disability insurance
=
complete 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, 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, disability coverage will take care of your loan payments.

- 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
- Canadian insurers pay more than \$230 million per year in disability benefits under loan insurance plans

Sources: Statistics Canada, I.C.B.C., CLHIA

COMPANION II
COMPANION EXTEND