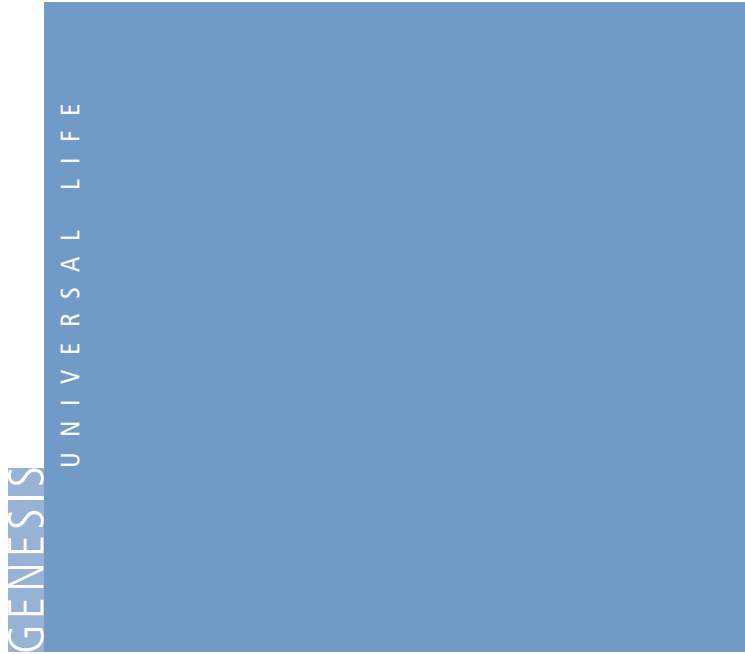


**GENESIS**  
UNIVERSAL LIFE



PROTECTION



RETIREMENT



SAVINGS

AT A GLANCE

## GENESIS: A SINGULAR SOLUTION to All Your Needs

GENESIS is a highly flexible universal life insurance product that ensures your financial security, as well as that of your loved ones, while allowing you to accumulate additional amounts within a tax shelter. GENESIS also gives you the ability to easily adapt your life insurance program to your individual, family or professional needs.

GENESIS is an innovative financial tool that combines the two elements essential to financial planning under the same contract: affordable life insurance protection and a profitable tax-sheltered savings account.

### SAVINGS



## HOW DOES GENESIS Universal Life Insurance WORK?

The premiums you pay, net of applicable taxes, are used to cover the costs of insurance and administrative fees. The remaining amounts are then invested in the investment options of your choice.

These remaining amounts, which compose the savings portion of your contract, earn interest that accumulates in a tax shelter. The interest earned, plus our additional interest bonuses, are reinvested in the investment options you have chosen.

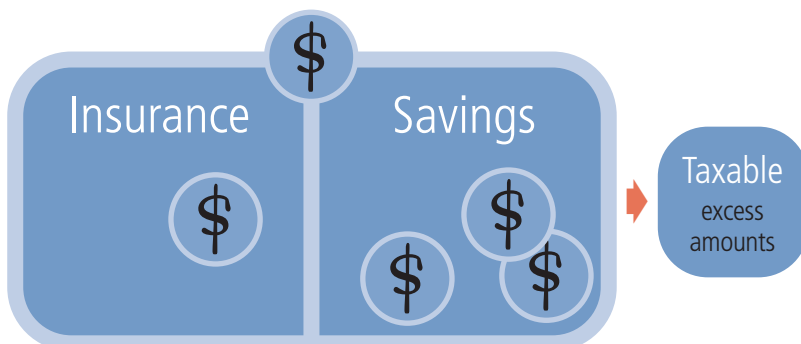
You can make withdrawals<sup>1</sup> from the amounts accumulated in your investment options at all times.

## YOUR DEPOSIT



### YOUR PREMIUMS (less taxes) are deposited in GENESIS:

A part is used to cover the insurance portion and the remaining amounts are invested in the investment options of your choice.



# SAVINGS

<sup>1</sup>Certain transaction fees may apply. No surrender fees will apply with level costs of insurance.

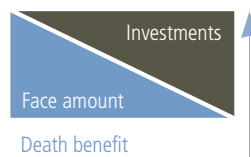
# INSURANCE

## Coverage

GENESIS is a flexible universal life insurance product that offers a wide variety of coverage options. Insureds can choose from six different coverage options, the best known of which are:

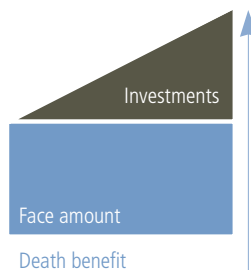
### Level insurance coverage (face amount only):

This option is particularly suited to individuals whose insurance needs will always remain the same. The face amount is fixed and remains identical to the amount of coverage selected at the time of the initial application. The amounts invested in your policy (savings component) will help to reduce the death benefit and consequently, the cost of insurance.



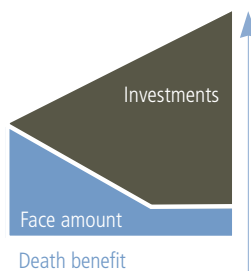
### Increasing insurance coverage (face amount + savings):

This option is suited to individuals whose insurance needs will increase over time. The amounts invested in your policy (savings component) are added to the amount of coverage selected at the time of the initial application.



### Variable insurance coverage:

This option is designed for individuals with no real insurance needs who wish to increase their investments. The variable death benefit is paid at the time of death, and the value of the savings fund is added to the insurance amount, which is kept as low as possible to maximize the value of the savings component. This coverage is specially designed for substantial deposit amounts.



Contact your financial advisor for information on the options best suited to your needs.

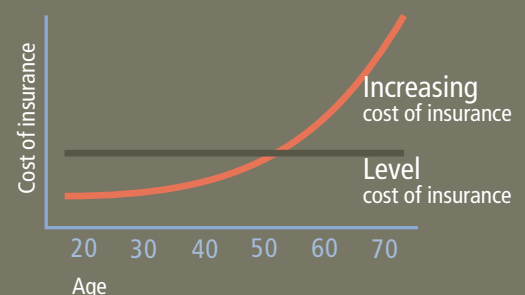
## Cost of Insurance

Entirely guaranteed for the duration of the contract, the cost of insurance is one of the main elements composing the premium. There are two types of cost of insurance: level and increasing.

Insureds who opt for a level cost of insurance obtain a guarantee that they will pay the same fixed amount for the duration of their contract. In selecting this option, insureds pay higher premiums in the initial policy years, but less as they advance in age.

Insureds who opt for an increasing cost of insurance will pay higher premiums each year until they turn 85. In selecting this option, insureds pay lower premiums in the initial policy years, which favours the growth of amounts placed in the savings component of their contract.

With GENESIS, you have all the flexibility you need to make changes and adjustments as you go along. This means that you can start out with an increasing cost of insurance during the first few years of coverage and, when the time is right, switch to a level cost of insurance, thereby making maximum use of the advantages that each option procures. We suggest that you discuss these options with your financial advisor, who will be pleased to guide you toward the insurance solution that best meets your needs.



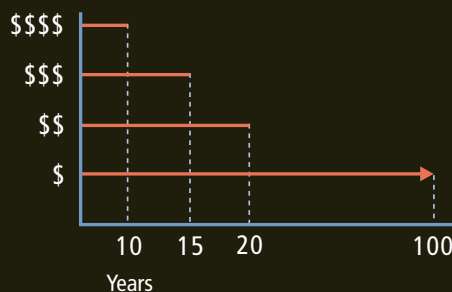
RETIREMENT



## QUICK PAYMENT Options

With GENESIS, you may also choose from three quick payment options which guarantee that the cost of insurance will be fully paid-up at the end of the chosen period. This option provides you with peace of mind knowing that you will be insured for the rest of your life without ever having to pay any more life insurance premiums, which is quite an advantage in itself!

## QUICK PAYMENT



## GENESIS: A FLEXIBLE PRODUCT that Changes Right Along with You!

We understand how difficult it can be to predict what your needs will be in the future. This is why GENESIS allows you to modify your financial program as your needs change. You will no doubt appreciate the flexibility of being able to make all the changes you want throughout the course of the contract:

- Possibility to modify, according to your needs, the face amount, cost of insurance options, frequency and premium amounts.
- Possibility to enjoy a premium reduction based on your overall health and lifestyle.
- Individual or joint protection options to answer your changing needs.
- Insure up to 9 people on the same contract, including members of your family or business partners, thus lowering administration fees.
- Make partial withdrawals to take on some of those special projects you've been thinking about.
- Temporarily stop paying premiums, should circumstances prevent you from making your regular payments.
- Possibility of an indemnity in the wake of a disability or terminal phase illness.

## A FLEXIBLE PRODUCT

PROTECTION



## Carefully Selected Investment OPTIONS

In addition to answering your needs in terms of insurance, GENESIS can help you achieve your personal savings objectives. With GENESIS, you have access to a full range of investment options that allow you to grow your savings within a tax shelter using highly competitive products.

GENESIS offers a wide selection of both guaranteed interest accounts and index accounts to meet the needs of all types of investors, from prudent to aggressive.

At any time, you may transfer funds from one index account to the next without having to pay any transaction fees.

Investment options include:

- Guaranteed interest accounts (1, 2, 3, 4, 5 and 10-year terms)
- Portfolio accounts, the contents of which have been meticulously selected to ensure maximum diversification. These accounts are periodically rebalanced to make sure they remain in line with your specific investor profile.
- Recognized market index accounts that reflect the performance of benchmark indexes
- Active management accounts tied to the performance of investment funds which are handled by reputable fund managers

## GENESIS

### Contract Guarantees

As you can see, in addition to playing a vital role in helping to ensure your financial security, GENESIS also offers a number of other attractive features, all of which are fully guaranteed:

- Insurance costs are known from the start and will not undergo any increases.
- Cessation of premium payments in 10, 15 or 20 years, if a quick payment option is selected. Your life insurance coverage remains permanently in force once all premiums are fully paid-up.
- The amounts contained in the savings component of your contract are 75% to 100% guaranteed at death, depending on your age at the time the contract is issued. Regardless of fluctuations in financial markets, your savings are in safe hands.
- Investors are guaranteed a minimum return with guaranteed interest accounts of 1 to 5 and 10-year terms.
- A 1.20% interest bonus paid as of the first year that enhances the performance of your savings (only available with the guaranteed interest bonus option).
- Fixed administration fees for the duration of your contract.
- At least three index accounts in the policy at all times.
- The management fee ratio applicable to index accounts has a guaranteed maximum and will never increase above the maximum percentage specified in your contract.

# SECURITY

## ABOUT

### Industrial Alliance and Industrial Alliance Pacific

Industrial Alliance and Industrial Alliance Pacific are united in their mission to offer insurance and financial products adapted to each stage in life, to provide you with peace of mind.

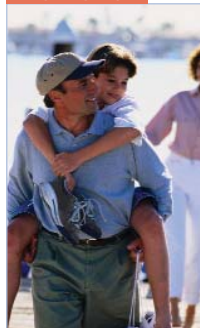
The fourth largest life and health insurance company in Canada, Industrial Alliance is at the head of a large financial group, which has operations across Canada, as well as in the Western United States. The company contributes to the financial wellbeing of over three million Canadians, employs more than 3,100 people, and manages and administers over \$50 billion in assets. Industrial Alliance, whose stock is listed on the Toronto Stock Exchange under the ticker symbol IAG, is among the 100 largest public companies in Canada.

Contact one of our financial advisors for personalized service. They will help you plan a financial future that meets your needs and lifestyle.

GENESIS  
UNIVERSAL LIFE

## The Investment OF YOUR LIFE

### PROTECTION



### RETIREMENT



### SAVINGS