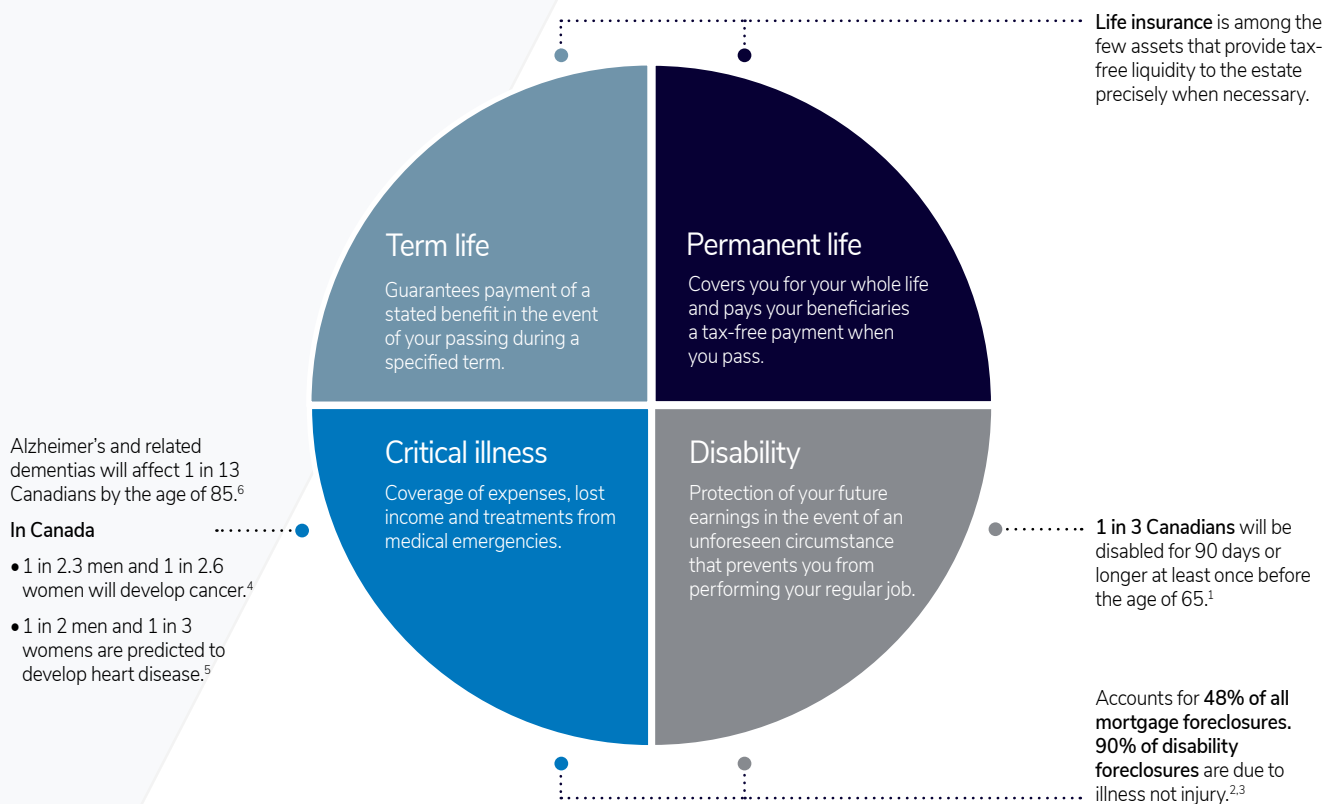


Your insurance portfolio

Insurance helps protect you, your family and your financial future. Just as it is prudent to diversify your investments, your insurance coverage should be viewed the same way. In the event of an unforeseen circumstance, insurance mitigates negative impacts on your family's financial situation, passing the risk from you to the insurance company.



Diversification of protection

TERM LIFE

The benefit of life insurance is to provide cash and replace income. Cash is available immediately to pay off any debt and financial obligations. It can also be used to provide ongoing income to ensure your family is still able to meet its financial obligations and to protect their lifestyle.

PERMANENT LIFE

Provides lifelong coverage, even if your health fails, and the cost is guaranteed to not increase. Additionally, you can cash in or borrow against its accumulated value. It also offers the opportunity for tax-preferred capital growth if you have maxed out other investment accounts, such as your RRSP and TFSA.

1. CIA 86-92 Aggregate Table & 1985 Commissioner's Disability Table A (Experience Table). 2. U.S. Housing and Home Finance Agency. 3. U.S. Housing and Home Finance Agency. 4. National Cancer Institute of Canada: Canadian Cancer Statistics 2004. 5. Heart and Stroke Foundation, 2004. 6. CIA 86-92 Aggregate Table & 1985 Commissioner's Disability Table A (Experience Table)

DISABILITY

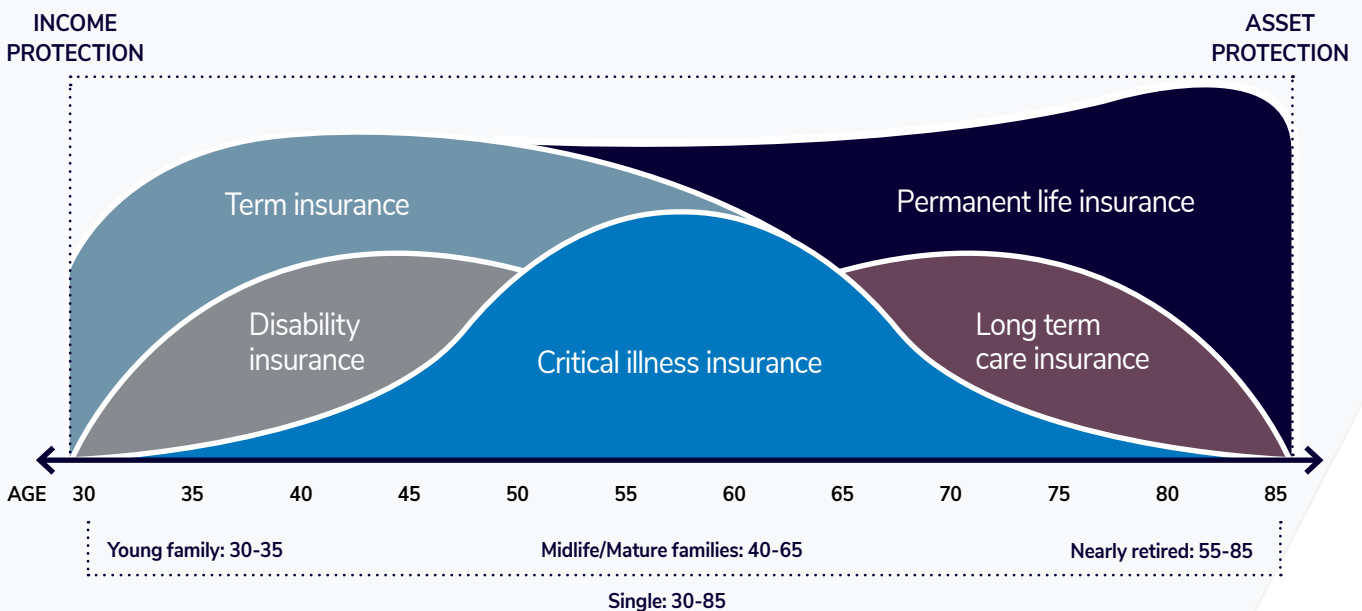
Provides peace of mind if there is a disruption in your income due to an illness or accident. It protects your income and helps your family maintain their lifestyle, allowing them to cover expenses like food and utilities, mortgage payments or kids' activities.

CRITICAL ILLNESS

With larger health emergencies can come larger costs. Sometimes standard health insurance plans won't fully cover larger medical bills and long-term care needs. Critical illness insurance ensures your financial resources don't become stretched and protects you from potential financial stress.

As your life situation changes, so do your insurance needs

Both income and asset protection are vital, but the need for those protections change over your lifetime. This visual illustrates how utilizing one or more risk-mitigating insurance policies can ensure protection for what matters most during a particular life stage.



Insurance needs change over our lifetimes. Income protection is generally more important when we are younger and starting our careers. Later in life, after years of hard work and wealth accumulation, asset protection may be more important.

Insurance is never a “one-and-done” planning event. At IG we have an ongoing process to review your needs. Our goal is to ensure that our clients sleep better at night, knowing that what's most important to them and their family is protected.



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