

### 1. Term Life Insurance Benefits Comparison Chart

	iA Financial Group	CPA IPW
1.1 Eligibility	Member/member student or their spouse and under age 65 at time of application.	No change.
1.2 Maximum Coverage	\$2,000,000 (units of \$10,000)	No change.
1.3 Reduction of Coverage		On April 1st coincident with or immediately following the 66th birthday of the insured, the benefit amount will be reduced by 50%. At 70, the amount will reduce to 37.5% of the original in-force amount.
1.4 Waiver of Premium	Your Life insurance premiums are waived after 3 months of continuous total disability prior to age 65 and until you reach age 75	Your Life insurance premiums are waived if total disability occurs prior to age 70 and until you reach age 75.
1.5 Termination	The end of the Policy Year coincident with or next following the insured's 75th birthday.	No change.

### 2. Dependent Life Insurance Benefits Comparison Chart

	CGA	CPA IPW
2.1 Eligible child	Child must be under the age of 23 or under 25 years of age (unmarried and financially dependent) and attending school full-time.	No change.
2.2 Maximum Coverage	Flat amounts of \$15,000 or \$20,000. Chosen amount will apply to all dependent children.	Flat amount of \$10,000, \$15,000, \$20,000, or \$25,000. Will include equivalent AD&D coverage.
2.3 Waiver of Premium	Premiums due are waived when the insured individual becomes totally disabled. See Section 1.4	No change.
2.4 Termination	The date on which the insured individual's own insurance terminates.	No change.

### 3. Accidental Death and Dismemberment Benefits Comparison Chart

	iA Financial Group	CPA IPW
3.1 Eligibility	Member/member student or their spouse and under age 65 at time of application.	No change.
3.2 Maximum Coverage	The Principal Sum: maximum of \$1,000,000. For Member and Family Plan, the Insured Member is entitled to the selected amount of the Principal Sum and the other Insured Persons under such plan are entitled to the percentage of the Insured Member's Principal Sum set out in the schedule below. <b>Spouse Only Plan:</b> 60% of Insured Member's Principal Sum <b>Spouse and Dependent Children:</b> Spouse: 50% of Insured Member's Principal Sum Each Dependent Child: 15% of Insured Member's Principal Sum <b>Dependent Children only:</b> 15% of Insured Member's Principal Sum	No change. For new applicants, coverage is equivalent to your term life benefit or up to a maximum coverage of \$1,000,000 for the member and \$500,000 for their spouse, whichever is less. Please refer to dependent children term life for child AD&D options.
3.3 Reduction of Coverage		Follows reduction of insured's life insurance benefit. See Section 1.3
3.4 Waiver of Premium	Follows waiver of premium of insured's life insurance benefit. See Section 1.4	No change.
3.5 Termination	The end of the Policy Year coincident with or next following the insured's 75 <sup>th</sup> birthday.	No change.

### 4. Long Term Disability Benefits Comparison Chart

	iA Financial Group	CPA IPW
4.1 Eligibility	Member/member student actively at work and under the age of 61.	Member/member student actively at work and under the age of 65.
4.2 Maximum Coverage	Maximum of \$10,000 per month or 66 2/3% of Gross Monthly Earnings.	The lower of \$10,000; or 60% of the first \$11,668 of gross monthly earnings and 50% of the balance.
4.3 Waiting Period	0-7 days, 30 days, 90 days, 120 days or 180 days.	30, 90, 120, 180, or 365 days. Those with a 0-7 day waiting period will be moved to a 30 day waiting period and premiums will be adjusted accordingly.
4.4 Total Disability Definition	Event of illness or accident, that prevents the insured from performing each and every essential duty of his/her regular occupation and is not engaged in any other gainful occupation.	No change.
4.5 Maximum Benefit Period	To age 65. However, if the insured becomes Totally Disabled after age 63, benefits will be payable until the earlier of 24 months or to age 69.	No change.
4.6 Recurrent Disability		If total disability from the same causes recurs within 6 months of your return to full-time work, benefit payments will resume without the usual waiting period.
4.7 Waiver of Premium	Premium waiver will begin after the chosen waiting period has expired and LTD claim has been approved. This will continue until the insured remains on claim.	No change.
4.8 Cost of Living Adjustment	Each November 1st to a maximum of 5% in any one year.	Each April 1st up to 2.5%
4.9 Termination	Long term disability benefits will automatically terminate on your 69th birthday unless otherwise advised.	No change.

### 5. Critical Illness Benefits Comparison Chart

	iA Financial Group	CPA IPW
5.1 Eligibility	Member/member student or their spouse and under the age of 65 at time of application.	No change.
5.2 Maximum Coverage	\$300,000	\$250,000. Those who are currently insured in excess of \$250,000 will have their coverage grandfathered.
5.3 Survival Period		30 days.
5.4 Waiver of Premium		Premiums will be waived retroactively after six months of total disability.
5.5 Termination	For the Member: the end of the Policy Year coincident with or next following the Insured Member's 75th birthday. For the Spouse, at the earliest of: 1) the end of the Policy Year coincident with or next following the Insured Spouse's 75th birthday; 2) the end of the Policy Year coincident with or next following the Insured Member's 75th birthday.	April 1st coincident with or immediately following age 70 of the insured.

### 6. Child Critical Illness Benefits Comparison Chart

	iA Financial Group	CPA IPW
6.1 Eligible child	Child must be under the age of 23 or under 25 years of age (unmarried and financially dependent) and attending school full-time.	No change.
6.2 Maximum Coverage	\$10,000	No change.
6.3 Survival Period		30 days.
6.4 Insured Conditions		Added conditions for children: Cerebral palsy, congenital heart disease requiring surgery, Cystic Fibrosis, Down's Syndrome, Serious Mental Impairment, Severe Brain Injury, Spina bifida cystica, and Type I Diabetes.
6.5 Waiver of Premium		Premiums are waived when the insured individual becomes totally disabled. See Section 1.4
6.6 Termination		Aligns with termination age for Member Critical Illness. See Section 5.5