

Welcome to ivari™



# Let's talk about...ivari™

ivari. It's our name and it represents a new way of talking about insurance. And, while the way we talk about insurance may be new and easier to understand, we have a history in Canada that goes back over 90 years. It's a history that we are proud of. A history of providing Canadians with quality, affordable protection for generations.

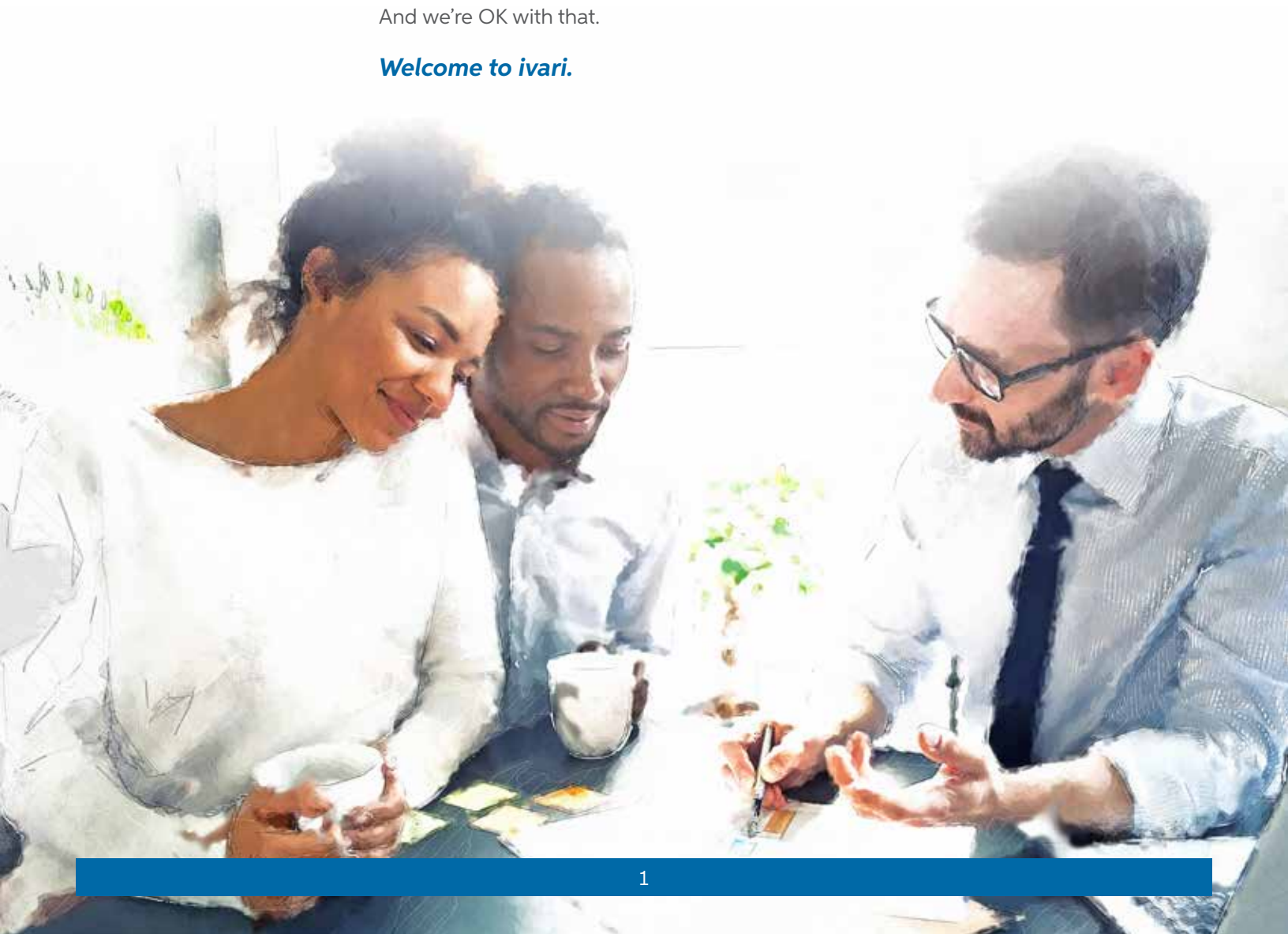


## **We're talking to you**

You may have noticed that the dots over the "i"s of ivari aren't dots at all. Those are quotation marks. Like the ones you'd find around a conversation. They're our promise to you that at ivari we stand by our word. And, working with your advisor, we will always encourage an open conversation about the need for insurance and about how you can benefit from our products and programs.

At ivari, we're committed to using the power of communication to take the fear out of purchasing insurance and replace it with confidence. That's why we believe in talking openly about your protection needs and, together with your advisor, giving you product information and options so you can make the best decision for you and your family. This might be a little bit different than you'd expect from an insurance company. And we're OK with that.

## **Welcome to ivari.**



# Let's talk about...our people

Each member of the ivari team is dedicated to making the process of purchasing insurance easier, affordable and more comfortable for you. It is through our network of independent advisors and our team that we deliver on our promises to customers.

We believe in starting the conversation about insurance by helping you understand what role insurance protection can play in your life – both today and into the future. We don't want to just *tell* you what you need, we want you to understand *why* you need it so you can make confident and informed decisions.



## We're more than just talk

ivari began over 90 years ago and, in 2023, we joined the Sagicor Group of companies.

Sagicor Financial Company Ltd. is a leading financial services provider in the Caribbean, with over 180 years of history, and has a growing presence as a provider of life insurance products in the United States and now, Canada too.

To learn more about Sagicor, go to [www.sagicor.com](http://www.sagicor.com).



# Let's talk about...our products

At ivari, we think of our products as conversation starters about your protection needs. By talking with your advisor about the different types of insurance available, you can craft a plan that works for you.



## Term coverage

You may want insurance protection to cover a specific period in your life, for example, when you have major expenses like a mortgage or saving for post-secondary education. Term insurance from ivari is an affordable option that lets you choose from 10-, 20- or 30-year plans.



## Lifetime coverage

If you like the idea of protecting your family while also growing your savings, then universal life insurance may be the right option for you. With built-in flexibility and a wide range of investment options, a universal life plan can be customized to meet your protection and savings needs. Your advisor can tell you more about the universal life products available from ivari.



## Critical Illness Protection

Did you know that, on average, people are living longer? That's great news but it also means that the chance of being diagnosed with a critical illness, and surviving it, is greater, too. Critical Illness Protection from ivari is designed to help you manage the financial consequences that come with recovering from a critical illness.



# Let's talk about...giving back

At ivari, we care about the health and well being of Canadians. We give back to help make positive changes for our communities and the people we share them with. Our charitable giving takes several forms.



## United Way Centraide Canada

Our long-standing partnership with the United Way Centraide Canada allows us to give back to organizations working to make a difference in the communities where we live and work. The funds raised by our employees during our annual fundraising campaign are matched dollar-for-dollar by ivari, doubling the impact. We also hold events throughout the year to raise additional funds for our local United Way chapters. United Way's outcome-based approach to alleviating poverty, building healthy, strong communities, and allowing children to be all they can be, helps make our communities a better place to live and work.



## ivari's Healthy Steps Program

In 2016, we launched ivari's Healthy Steps Program, which focuses on supporting organizations that help young people develop healthy habits, particularly in areas such as active living, healthy eating and health education. Through our program, young people can get a head start on a lifetime of healthy living and that's important to us!

## Employee Volunteer Program

ivari supports employees who donate their money or time to causes they care about. We match employee donations to registered charities and provide employees with paid time off to volunteer.

Every year, ivari's Charitable Giving Committee allocates funds for special initiatives. We have made contributions towards several special initiatives including sponsoring youth community sports teams, and donating to Food Banks and Red Cross Crisis Appeals.



# Supporting our customers

## We're here for you!

ivari is committed to making it easier for Canadians to get the life insurance coverage they need, and creating positive customer experiences and fair outcomes is important to us. ivari's Customer Satisfaction Survey gives our customers a voice and provides valuable feedback, helping us identify areas we can make improvements and ensure we meet the needs of our clients.



With a national network of thousands of independent, professional advisors, ivari provides a full range of insurance products to help Canadians make the right choice for their protection needs. The people, products and service that make up ivari have stood the test of time and have been in the Canadian marketplace since 1928. We are committed to always being approachable and transparent in everything we do, and we will stand by our word. Visit us at [ivari.ca](http://ivari.ca).

Like us. Follow us. Share us.



**P.O. Box 4241, Station A  
Toronto, ON M5W 5R3  
Telephone: 416-883-5000  
Toll-Free: 1-800-846-5970**

**For general inquiries: [conversation@ivari.ca](mailto:conversation@ivari.ca)**