

Term life insurance



FOR FIXED-TERM NEEDS

With term life insurance, you get the financial protection you need to cover fixed-term needs, like your mortgage or your children's education, and still cover your final expenses. One of the benefits of term life insurance is that it's affordable—with permanent life insurance, you get lifetime coverage, but it'll cost more.

Ideal for you and your loved ones

The right choice if you want to:

- Get appropriate coverage at an affordable rate
- Accumulate funds to cover funeral costs and pay off your debts such as credit cards, mortgage, personal or business loans
- Cover all your financial needs, without any compromises
- Ensure your loved ones can maintain their lifestyle

How it works

Term life insurance is simple and affordable. You decide how much coverage you need and how long you need it for. Term insurance renews automatically at maturity. If you die, your beneficiaries will receive a tax-free lump-sum benefit.

You can choose:

- Term insurance where you pay the same premium for 10, 20 or 30 years, or up to age 65, and your beneficiaries receive a tax-free lump-sum benefit in the event of your death
- Joint coverage, where the benefit is paid out to the surviving spouse. In most cases, it's more cost-effective to take out joint coverage rather than separate individual policies

The Desjardins Insurance difference

DISTINCTIVE FEATURES

- Convert to a longer term during the first five years of coverage so you can keep paying the same low premium for longer without new evidence of good health
- Customize your contract with à la carte coverages
- Get a better rate when you take out permanent life insurance at the same time

FLEXIBLE OPTIONS

- Convert your term insurance into permanent, lifetime coverage without new evidence of good health
- Reduce your coverage as you pay off your mortgage or other debts



DEFINITIONS

Beneficiary: A natural or legal person who receives the proceeds of an insurance contract in the event of death.

Death benefit: The amount paid to the beneficiary.

Policyowner: The person who owns the insurance contract.

Premium: The amount paid to the insurer in exchange for coverage.

CUSTOMIZE YOUR COVERAGE

No two people are alike and everyone has different needs. Customize your coverage and remain fully protected whatever the future holds:

- Insure all your children, including any future children, and guarantee their future insurability
- Protect you and your children in case of an accident, fracture or dismemberment
- Pay no premiums if you become disabled while covered
- Increase your insurance amount as your needs change, without having to provide new evidence of good health



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones have access to many complimentary assistance services, such as 24/7 phone assistance service. You can use them whether you're healthy or going through a more difficult time.

The assistance services are not a contractual obligation of Desjardins Insurance.

You work hard to build your life—we can help you protect it.

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200 rue des Commandeurs, Lévis QC G6V 6R2 / 1-866-647-5013



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