

Permanent life insurance



FOR LIFETIME COVERAGE

With permanent life insurance, you receive the financial protection you need for life. Unlike term insurance, which covers a fixed period of time, permanent insurance is guaranteed lifetime coverage as long as your insurance contract remains in force.

Ideal for you and your loved ones

The right choice if you want to:

- Leave an inheritance for your loved ones
- Stay insured, no matter what happens to your health
- Accumulate tax-sheltered funds for your final expenses
- Support a cause that's important to you



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones have access to our health and well-being online platform. Whether you're looking for general information or need help getting through a difficult time, our complimentary assistance services are there whenever you need them. 24/7 assistance is also available by phone.

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

How it works

Your beneficiary receives a tax-free lump-sum payment called the death benefit. In the case of joint coverage, the benefit can be paid out after the surviving spouse dies.



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.

The Desjardins Insurance difference

DISTINCTIVE FEATURES

- Choose your payment period: 10, 15 or 20 years, or up to age 65 or 100
- Get a better rate when you take out term life insurance at the same time
- Customize your contract with à la carte coverages
- Reinforce your coverage with a critical illness or long-term care advance to insure your life and your health at the same time

A NUMBER OF BENEFITS

- Count on a premium that won't change during the payment period
- Get back a generous portion of the premiums paid if you reduce or end your coverage¹
- Maintain some of your coverage, even if you stop paying your premiums²

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 insurability
- Cover you and your children in case of fracture, loss of use of a limb or dismemberment
- Pay no premiums if you become disabled while covered
- Increase your insurance amount as your needs change, without having to provide proof of good health

You worked hard to build a legacy—we can help you protect it.

¹ Applies to all permanent products, except for our Term to 100 product. You must have had the initial coverage for five years, depending on the product.

² Applies to all permanent products, except for our Term to 100 product. You must have had the initial coverage for eight years, depending on the product.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. Desjardins Insurance products are distributed by authorized representatives.
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