

REFERENCE Term life insurance FOR SHORT AND MEDIUM-TERM NEEDS

FOR ADVISOR USE ONLY

The term life insurance is generally more affordable than other life insurance products. Term life insurance from Desjardins Insurance includes competitive features such as the Multi-Coverage Discount, as well as a number of flexible options to ensure your clients always have the right coverage, without further proof of good health!

Features

		TERM 10 (T10)	TERM 15 (T15)	TERM 20 (T20)	TERM 25 (T25)	TERM 30 (T30)	TERM TO 65 (T65)
Issue age (nearest birthday)		18 to 75	18 to 70	0 to 65	0 to 60	0 to 55	0 to 44
End of coverage		Age 85					Age 65
Coverage option		Individual, Joint first-to-die					Individual
Renewal		Every 10 years		Every 20 years	Every 10 years		N/A
Options	• Exchange option	Within the first 5 years of coverage, to age 60		Within the first 5 years of coverage, to age 50	Within the first 5 years of coverage, to age 55	N/A	N/A
	• Insurability option	To age 65					N/A
	• Association option	To age 70					To age 60
	• Conversion option	To age 70					To age 60
Insurance amount		\$25,000 to \$20,000,000*					
Rate band		• \$25,000 to \$49,999 • \$50,000 to \$99,999 • \$100,000 to \$249,999 • \$250,000 to \$499,999			• \$500,000 to \$999,999 • \$1,000,000 to \$4,999,999 • \$5,000,000 or more		
Preferred rate		Preferred rate applicable to classes P1, P2 and R1: • 18 to 50: \$2,000,001 or more • 51 to 60: \$500,000 or more			• 61 and over: \$250,000 or more		

* This is the maximum amount the illustration software can illustrate.
For higher amounts, contact Desjardins Insurance.

Features

	TERM 10 (T10)	TERM 15 (T15)	TERM 20 (T20)	TERM 25 (T25)	TERM 30 (T30)	TERM TO 65 (T65)
Additional coverage	<ul style="list-style-type: none">• Children's Protection Benefit• Disability Waiver of Premiums• Accidental Fracture• Guaranteed Insurability Benefit• Children's Accidental Fracture			<ul style="list-style-type: none">• Accident• Business Insurability• Accidental Death, Dismemberment or Loss of Use• Accidental Dismemberment or Loss of Use		
Annual policy fee	Basic coverage: \$40 / Each additional coverage: \$20					
Modal factor	Monthly: 0.09 / Semi-annually: 0.52					
Multi-Coverage discount	It allows your clients to enjoy a reduced premium when they purchase a minimum of two eligible insurance coverages at the same time on the same policy. For more information, visit Webi.					
Complimentary assistance service	<p>Desjardins Insurance insureds and their family have complimentary access to a 24/7 phone assistance service. They can get answers from a nurse on any health-related questions, including nutrition, immunizations, childcare, prescriptions drugs or natural products. This service can be used for general information or when they are going through a difficult time.</p> <p>This assistance service is not a contractual obligation of Desjardins Insurance and may be withdrawn at any time without notice.</p>					

The flexibility your clients are looking for!

EXCHANGE OPTION

Within the first 5 years of coverage

Lets the policyowner exchange a T10 , T15, T20 ou T25 for a longer-term life insurance policy.

- A great way to **keep up with changing needs**, like having to refinance a mortgage over a longer period.
- Perfect for young adults looking for **affordable and flexible coverage** that can be exchanged down the road for different coverage that's more in line with their needs.

INDIVIDUAL TERM OR JOINT TERM

Initial term	Exchange option
T10	T15, T20, T25 and T30
T15	T20, T25 and T30
T20	T25 and T30
T25	T30
T30 and T65	N/A

INSURABILITY OPTION

To age 65

Lets couples and business partners split joint coverage into two individual permanent policies.

- **When their needs change**, the insureds can split the total insurance amount into equal shares.
- **If one of the insureds dies** (within 90 days), the surviving insured(s) can keep the full amount of the initial coverage.

JOINT TERM



INDIVIDUAL PERMANENT



CONVERSION OPTION

To age 70

Lets the policyowner convert term coverage into permanent life insurance.
An excellent strategy for protecting wealth!

INDIVIDUAL TERM



INDIVIDUAL PERMANENT



JOINT TERM



JOINT PERMANENT



ASSOCIATION OPTION

To age 70 (age 60 for T65)

Lets the policyowner convert their individual coverage into joint last-to-die permanent coverage and add a new insured (for whom proof of good health may be required).

This option is interesting for covering estate taxes once the term coverage is no longer needed.

INDIVIDUAL TERM



JOINT LAST-TO-DIE PERMANENT

