FOR ADVISOR USE ONLY

REFERENCE Term life insurance FOR SHORT AND MEDIUM-TERM NEEDS

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)
	e age arest birthday)	18 to 75	18 to 70	0 to 65	0 to 60	0 to 55	0 to 44
End of coverage			Age 65				
Coverage option			Individual				
Renewal		Every 10 years		Every 20 years	Every 10 years		N/A
ns	• 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
Options	 Insurability option 		N/A				
0	Association option		To age 60				
	Conversion option	To age 70					To age 60
Insurance amount							
Rate band		 \$25,000 to \$49,999 \$50,000 to \$99,999 \$50,000 to \$99,999 \$1,000,000 to \$4,999,999 \$100,000 to \$249,999 \$250,000 to \$499,999 				99,999	
Preferred rate		Preferred rate applic • 18 to 50: \$2,000,0 • 51 to 60: \$500,000					

* 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	 Children's Protection Benefit Disability Waiver of Premiums Accidental Fracture Guaranteed Insurability Benefit Children's Accidental Fracture 			 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	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. This assistance service is not a contractual obligation of Desjardins Insurance and may be withdrawn at any time without notice.						



The flexibility your clients are looking for!

EXCHANGE OPTION Within the first 5 years of coverage

CONVERSION OPTION

To age 70

Lets the policyowner convert term coverage into permanent life insurance.

Lets the policyowner exchange a T10 , T15, T20 ou T25 for a longerterm 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.

An excellent strategy for protecting wealth!

INDIVIDUAL TERM

JOINT TERM

INDIVIDUAL TERM OR JOINT TERM

Exchange option			
T15, T20, T25 and T30			
T20, T25 and T30			
T25 and T30			
Т30			
N/A			

INDIVIDUAL PERMANENT

JOINT PERMANENT

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

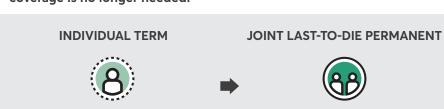




ASSOCIATION OPTION To age 70 (age 60 for T65)

Lets the policyowner convert their individual coverage into joint last-todie 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.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. Desjardins®, Desjardins Insurance®, all trademarks containing the word Desjardins, as well as related logos are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.



200 Rue Des Commandeurs, Lévis, QC G6V 6R2 / 1-866-647-5013