

Show your clients how to avoid paying estate settlement fees!

When a named Beneficiary is designated in your client's Desjardins Insurance Contract, the Contract won't be considered part of their estate. Accordingly, after the death certificate and other necessary documents have been received and the Death claim processed, **the Death Benefit will be paid to the named Beneficiary and exempt from estate settlement charges.**

Crunch the numbers with the new Estate Impact Calculator and show your clients the Desjardins advantage!

Enter your client's information

	Other investments		Desjardins Insurance investment products	
	Fees (%)	Value (\$)	Fees (%)	Value (\$)
Initial Deposit	-	\$100,000	-	\$100,000
Market value	-	\$90,000	-	\$90,000
Death Benefit guarantee	-	-	100%	\$100,000
Market loss	10.00%	\$10,000	0%	\$0
Guarantee fees ¹	0.00%	\$0	2%	\$2,000
Probate fees (Ontario)	0.94%	\$850	None	\$0
Redemption fees	2.00%	\$1,800	None	\$0
Legal fees	2.50%	\$2,250	None	\$0
Executor fees	3.00%	\$2,700	None	\$0
Accounting fees	2.00%	\$1,800	None	\$0
Total cost		\$19,400		\$2,000
What is left to your heirs, before taxes		\$80,600		\$98,000

AMOUNT SAVED WITH DESJARDINS INSURANCE (BEFORE TAX): \$17,400

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¹ Use an estimate of the client's additional guarantee fees.

Use the calculator!
webi.ca/estate



Desjardins
Insurance

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Why use the calculator

- It's quick:** Takes 1 minute, maximum
- It's flexible:** You can adapt it to all the provinces
- It's modern:** You can use it on your smartphone or tablet
- It's practical:** You can share information with your client:

1. **Save** the information onscreen to use later. (Only the most recent simulation is saved.)
2. **Print** a detailed report for your client.

Questions?

Feel free to contact your Regional Sales Consultant or Director.

Desjardins Insurance refers to Desjardins Financial Security Life Insurance Company.



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