

Participating life insurance



OPTIMIZE YOUR ESTATE PLANNING

With participating life insurance, you get lifetime insurance coverage with flexible, tax-efficient dividend options to grow your estate significantly or access cash when you need it.

Ideal for you, your business or your loved ones

The right choice if you want to:

- Maximize the value of the estate you plan to leave for your loved ones
- Accumulate tax-preferred cash values that you can access during your lifetime
- Increase your death benefit to keep pace with both inflation and growing estate-related taxes
- Have the flexibility to adapt your coverage options as your needs evolve

24/7 Health support

Complimentary assistance services for you and your loved ones are available at any time online or by the phone, including:

- A health and well-being platform with reliable resources to help you make informed decisions
- 24/7 phone assistance services

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

How it works

Participating life insurance policies have two components: guaranteed values, including some cash surrender values, your premiums and your death benefit, and non-guaranteed dividends.

When you purchase participating life insurance, you get lifetime insurance coverage and the opportunity to earn dividends. These dividends can be used in different ways. Here are some examples:

- Provide a financial foundation for children and grandchildren
- Support your growing business needs
- Supplement your retirement income



DID YOU KNOW?

After a 10 to 15 years period, the cash value of your policy has the potential to attractively grow so you can eventually withdraw it to realize a life project.

The Desjardins Insurance difference

BENEFITS

- Guaranteed, tax-free death benefit.
- Guaranteed premiums.
- Five dividend options to meet your needs.
- Options include purchasing additional life insurance or reducing your premium with dividends received.

FLEXIBLE OPTIONS

- Premiums payable for 20 years or to age 100.
- Individual or joint coverage.
- Ability to stop paying premiums while maintaining your 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 by adding:

- An option that lets you increase your insurance amount as your needs change, without having to provide new evidence of insurability.
- Additional coverages for accident, fracture or dismemberment.
- Disability Waiver of Premiums to cover your monthly cost of insurance if you become disabled.

Participating life insurance, coverage that gives you more*

*Based on additional insurance dividend options.



You work hard for your money—we can help you grow and protect it.



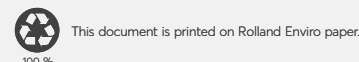
itsmylife.cancer.ca



breakthroughfund.ca



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company, 200 rue des Commandeurs Lévis, QC G6V 6R2 / 1-866-647-5013



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