

Life with Long-Term Care Advance



FOR THE FREEDOM OF CHOICE

Life with Long-Term Care (LTC) Advance is paired with your life insurance coverage to protect you from the financial impact that could occur if you were to lose your independent existence.

Ideal for you and your loved ones

The right choice if you want to:

- Protect yourself financially if you find yourself in a state of major impairment and need help with your activities of daily living
- Access your life insurance amount when you really need it
- Ensure that your state of health doesn't become a financial burden for your loved ones
- Have the freedom to choose where you receive care, whether at home or at a care facility
- Minimize the impact of healthcare costs on your estate

How it works

With LTC Advance, you will get a tax-free monthly benefit when the following conditions have been met:

- You are in a state of major impairment, meaning you are unable to perform 2 of the 6 activities¹ of daily living without the help of another person.
- The contract has been in force for at least 10 years.
- You are 65 or over.

This option includes a monthly benefit of 1% of your life insurance amount, up to a maximum of \$2,500 per month.

The total monthly benefits paid are deducted from your life insurance amount. The insured person must suffer from a loss of independent existence for 90 days (known as the waiting period) before they're entitled to receive their first benefit payment.

The monthly benefit can be paid for up to a maximum of 100 months.

When you die, your beneficiaries will receive the higher of:

- The balance of your life insurance amount or
- A minimum of 25% of your initial life insurance amount.²

¹ The 6 activities of daily living are: bathing, dressing, toileting, continence, transferring and eating.

² If the initial insurance amount is higher than \$250,000, a minimum of 25% of the first \$250,000 will be paid, plus all of the amount exceeding \$250,000.

The Desjardins Insurance difference

DISTINCTIVE FEATURES

- **Great savings!** Life with LTC Advance bundles 2 types of coverage into one contract: life insurance and long-term care insurance.
- If you are receiving a monthly benefit, you do not have to pay your premiums if your life insurance amount is \$250,000 or less.³
- You get flexible coverage that keeps pace with your different stages in life. You can leave something behind for your loved ones and look after your own needs, if necessary.
- Under your coverage, you could receive:

**Up to 100% of your initial life insurance amount
paid out as monthly benefits**



**25% of your initial life insurance amount
paid to your beneficiaries**

³ If the life insurance amount exceeds \$250,000, you will have to keep paying the premium for the excess amount.

**The freedom to make your own health
decisions means the world to you.
We can help you protect it.**

KEY BENEFITS

- The contract's premiums are guaranteed. Even if you receive monthly benefits, your premiums will not go up.
- Receipts are not required to receive your monthly benefits. You can use these amounts as you wish.

CUSTOMIZE YOUR COVERAGE

Enhance your contract with additional coverages in case of a fracture, loss of use of a limb or dismemberment.



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones can access free assistance services, depending on your insurance coverage, as well as a 24/7 phone assistance service. You can use them whether you are healthy or going through a difficult time.

Desjardins is not contractually obligated to provide the assistance services. They may be withdrawn at any time without notice.



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