

Life with Long-term Care Advance

FOR FREEDOM OF CHOICE

By adding Long-term Care Advance to life insurance, your clients will receive a tax-free monthly amount to pay for daily care and expenses when they need it most.

Features

COVERAGE CHOICE	WHOLE LIFE GUARANTEED 20 PAY	+	LONG-TERM CARE ADVANCE
Issue age (nearest birthday)	0 to 59		
Insurance amount	<ul style="list-style-type: none"> Life insurance: \$25,000 to \$10,000,000 Long-term Care Advance: 1% of the life insurance amount paid as a monthly amount from \$250 to \$2,500 per month. The monthly amount is tax free. 		
Amounts payable	<ul style="list-style-type: none"> Monthly amounts are payable for up to 100 consecutive months after the waiting period if all the following conditions are satisfied: <ul style="list-style-type: none"> insured is in a state of major impairment coverage has been in force for at least 10 years and the age of the insured is 65 or more. On the insured's death, the life insurance amount is reduced by the monthly amounts that have been paid out. Beneficiaries will receive a minimum of 25% of the life insurance amount. <p>If the life insurance amount is over \$250,000, the 25% minimum applies to the first \$250,000 only. The remainder is paid in full.</p>		
Waiting period	90 days		
Coverage duration	Lifetime		
Premium and payment period	<ul style="list-style-type: none"> Level, guaranteed and payable for 20 years 		
Waiver of premiums	<p>Premiums for life insurance and the care advance are waived during the monthly payment period or when the maximum benefit period (100 months) is reached.</p> <p>As the monthly amount is 1% up to \$2,500 per month, it is only linked with the first \$250,000 of life insurance coverage and therefore, only the premium related to the first \$250,000 could be waived.</p>		
Coverage option	Individual only		

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Additional coverage	<ul style="list-style-type: none"> • Accident • Accidental Death, Dismemberment or Loss of Use • Accidental Dismemberment or Loss of Use • Accidental Fracture • Children's Life Protection • Disability Waiver of Premiums • Guaranteed Insurability • Business Insurability 		
Assistance services	<p>With the Desjardins Insurance coverage, the insured and their loved ones have access to our complimentary assistance services, based on their insurance coverage. They can use them when times are good, or when times are bad. 24/7 assistance is also available by phone.</p> <p>The assistance services are not a contractual obligation of Desjardins Insurance.</p>		

What are the advantages of the Desjardins Insurance offer?

- 1 Life with LTC Advance is an integrated solution unique in Canada.
- 2 Your client can get up to 75% on the first \$250,000 of their life insurance amount tax-free during their lifetime. This can make a real difference when they need daily care.
- 3 Unlike a stand-alone LTC plan, premiums are fully guaranteed.
- 4 The underwriting process is based solely on the life insurance requirements with which you are already familiar.
- 5 Clients that qualify with standard risk for life insurance will qualify for LTC Advance if it was applied for.¹

¹ Approval for LTC Advance is not guaranteed for insureds between the ages of 55 and 59. Decisions will be made on a case-by-case basis.

What does daily care mean?

Your clients need daily care when they can no longer perform 2 of the 6 activities of daily living such as bathing, dressing, toileting, etc. It could also be necessary when they need supervision because of an illness like Alzheimer's disease. Daily care may be required even if your client's condition is not permanent and recovery is possible.

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