

HEALTH PRIORITIES – CHILD

Critical illness insurance for children

Nouveau Client1

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SELECTED SCENARIO

Policyowner
Nouveau Client1

| | Rate | Coverage Amount | Annual Premium |
|--|---------|-----------------|-----------------|
| Nouveau Client2 | | | |
| (Female, 7 years old) | | | |
| Health Priorities - Child, 20 Pay | Regular | 125 000 \$ | 1 069 \$ |
| Return of Premiums on Cancellation: 50% after 10 years; 100% after 20 years | Regular | | Included |
| Return of Premiums on Death | Regular | | 51 \$ |
| Additional Children's Illnesses | Regular | | 180 \$ |
| | | | 1 300 \$ |
| TOTAL ANNUAL PREMIUM | | | 1 300 \$ |

Sample

The resources you need in difficult times

Throughout their lives, children, teens and young adults rely on their parents for care and guidance – and as a parent, you want to protect their wellbeing.

If a child in your family was diagnosed with a critical illness, your family would need to come together to cope physically, emotionally and financially.

You would:

- Take time off work to be by your child's side during treatment and recovery
- Get the best care possible so you can make informed decisions about treatment options for your child, right away, regardless of the cost
- Get additional help, if needed

Parents or grandparents with a sick child often take repeated unpaid leaves, and bills may add up quickly. Your emergency fund might not be enough to cover all your expenses.

Our **Health Priorities – Child** coverage helps you breathe a little easier during this trying time, letting you focus on what matters most.

This coverage can also be taken out by grandparents or other relatives who want to protect a child in their lives.



A little planning today can go a long way toward protecting your family from the emotional and financial impacts of a critical illness.

With your expenses covered you can focus on your child's recovery.

How it works?

Health Priorities – Child provides you with a tax-free lump-sum amount if your child is diagnosed with a covered critical illness or condition including one resulting from an accident. 29 illnesses and surgeries, including 3 childhood conditions are covered, with the option to add 3 additional childhood illnesses.

This protection also includes long-term care coverage should your child become unable to perform at least 2 of the following 6 activities: bathing, dressing, toileting, bladder and bowel continence, transferring and feeding.

While you only pay premiums for 20 years, your child is covered for life.



When insuring a healthy child, you'll benefit from low premiums and, once the coverage is paid-up, the now grown child will continue to be protected throughout their lifetime.

Get the flexibility and freedom to use the benefit in any way you need

- Prescription drugs not covered by provincial insurance
- Out-of-province specialized treatments
- Time off work or travel expenses
- Special equipment or in-home nursing
- Childcare and home care support
- Non-medical expenses

In all likelihood, your child will remain healthy.

If no claims have been made, you can transfer ownership of the policy to your adult child to provide paid-up, valuable lifelong coverage.

You can also choose to receive a refund of the premiums you've paid. You could use this amount to pay for your child's education, for example, or provide the down payment for their first home.

As your child moves into adulthood, maintaining the critical illness coverage acquired in childhood can:

- Preserve their insurability in time to come
- Help safeguard their financial future
- Provide support and assistance if they are diagnosed with a covered illness later in life

Personalize your Health Priorities - Child coverage with one of the following 2 options in case of death:

Return of Premiums on Death

- Receive an amount upon the child's death equal to either the total premiums paid or 25% of the amount of critical illness insurance, whichever is higher.



OR

The Death Benefit

- Receive a lump sum equivalent to the amount of critical illness insurance upon the child's death.

HEALTH PRIORITIES – CHILD

You will be paid at the first of following event:

Your child is diagnosed with a critical illness

| | |
|---|---|
| | 2032/11/29 |
| Nouveau Client1 | 125 000 \$ |
| One Hundred Twenty Five Thousand |  |
| <i>Critical Illness Benefit</i> | |
|  |  |

Your child remains healthy until the payment period ends, and no claims have been made

| | |
|---|---|
| | 2042/11/29 |
| Nouveau Client2 | 26 000 \$ |
| Twenty Six Thousand |  |
| <i>Projects Realisation</i> | |
|  |  |

Your child passes away

| | |
|---|---|
| | 2095/11/29 |
| Nouveau Client1 | 31 250 \$ |
| Thirty One Thousand Two Hundred Fifty |  |
| <i>Death Benefit</i> | |
|  |  |

24/7 Health Support

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

- 24/7 phone assistance services
- Psychological counselling, as well as support from a health assistance team during recovery
- Leading medical specialists from world-renowned institutions who will provide an expert second opinion on the diagnosis and treatment plan

FINANCIAL PROJECTIONS

| End of Year | Age | Total premium | Cumulative premiums | Health Priorities Insurance Amount | Return of Premiums on Death (ROPD) | Return of Premiums on Cancellation |
|-------------|-----|---------------|---------------------|------------------------------------|------------------------------------|------------------------------------|
| 1 | 8 | 1 300 \$ | 1 300 \$ | 125 000 \$ | 31 250 \$ | 0 \$ |
| 2 | 9 | 1 300 \$ | 2 600 \$ | 125 000 \$ | 31 250 \$ | 0 \$ |
| 3 | 10 | 1 300 \$ | 3 900 \$ | 125 000 \$ | 31 250 \$ | 0 \$ |
| 4 | 11 | 1 300 \$ | 5 200 \$ | 125 000 \$ | 31 250 \$ | 520 \$ |
| 5 | 12 | 1 300 \$ | 6 500 \$ | 125 000 \$ | 31 250 \$ | 1 300 \$ |
| 6 | 13 | 1 300 \$ | 7 800 \$ | 125 000 \$ | 31 250 \$ | 2 340 \$ |
| 7 | 14 | 1 300 \$ | 9 100 \$ | 125 000 \$ | 31 250 \$ | 3 185 \$ |
| 8 | 15 | 1 300 \$ | 10 400 \$ | 125 000 \$ | 31 250 \$ | 4 160 \$ |
| 9 | 16 | 1 300 \$ | 11 700 \$ | 125 000 \$ | 31 250 \$ | 5 265 \$ |
| 10 | 17 | 1 300 \$ | 13 000 \$ | 125 000 \$ | 31 250 \$ | 6 500 \$ |
| 15 | 22 | 1 300 \$ | 19 500 \$ | 125 000 \$ | 31 250 \$ | 14 625 \$ |
| 20 | 27 | 1 300 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 25 | 32 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 30 | 37 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 35 | 42 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 40 | 47 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 45 | 52 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 50 | 57 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 55 | 62 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 60 | 67 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 65 | 72 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 70 | 77 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 74 | 81 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 75 | 82 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 80 | 87 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 85 | 92 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 90 | 97 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |
| 93 | 100 | 0 \$ | 26 000 \$ | 125 000 \$ | 31 250 \$ | 26 000 \$ |

Distinctive features¹

- One of the only few insurers in Canada to cover all types of cancers and exclusive cardiovascular procedures.
- You will receive the insurance amount without a waiting period. However, a 30-day waiting period applies for cardiovascular conditions and procedures.

Outstanding benefits

- Choose your insurance amount, starting from \$10,000.
- Receive a refund of premiums on cancellation (from the 4th year onwards).

Customize your coverage

Since you're unique and so are your needs, you can enhance your contract with additional coverage:

- Cover your children in case of a fracture, loss of use of a limb or dismemberment.
- Pay no premiums if you're unable to work because you're sick or have had an accident.

Sample

¹ As at November 2018. For some cancers, a partial benefit of 30%, 15% or 1% will be paid, depending on the severity of the diagnosis. Some illnesses may have a qualification period.

IMPORTANT INFORMATION

This report is only complete if all the pages are included. Its purpose is to demonstrate the Planned Giving features and must be given along with the Desjardins Insurance product's illustration report. This report was prepared for informative purposes only and is not part of the policy contract. It is neither an insurance offer nor an insurance contract and it is not a legal or tax opinion.

The illustrated advantages in this report are subject to change as a result of possible future amendments to tax legislation and Desjardins Insurance cannot be held responsible for them. Please contact your legal and tax advisor for further advice on the matter.

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