

Who is participating whole life insurance for?

FOR ADVISORS ONLY

Participating whole life insurance is ideal for emerging affluent, mass-affluent and high net-worth clients looking for solid and stable returns and the peace of mind that comes with getting guaranteed values such as the amount payable upon death, the cash surrender values and the premiums. Desjardins Insurance offers two participating whole life insurance products: Estate Enhancer and Accelerated Growth.

	ESTATE ENHANCER	ACCELERATED GROWTH
Target age	Children: 0 to 17 Adults: 35 to 60	Adults: 45 to 65
Profile	<p>Emerging affluent and mass-affluent clients, like parents, grandparents or young professionals just starting their career who:</p> <ul style="list-style-type: none"> • Want permanent whole life insurance with flexible and guaranteed options • Have cash they don't need to maintain their lifestyle 	<p>Mass-affluent and high net-worth clients, including business owners, who:</p> <ul style="list-style-type: none"> • Want permanent whole life insurance with flexible and guaranteed options • Have cash they don't need to maintain their lifestyle
Needs	<ul style="list-style-type: none"> • Maximize the value of their assets • Plan their estate and cover taxes owing upon death • Build a solid financial foundation for their children or grandchildren, and guarantee their insurability • Have access to cash during their lifetime for long-term needs through policy loans or withdrawals (may lead to taxable gains) • Plan a charitable donation • Want their death benefit to keep up with inflation 	<ul style="list-style-type: none"> • Have access to more cash during the first 10 to 15 contract years to cover medium term needs • Increase their retirement income through policy loans or withdrawals (may lead to taxable gains) • Diversify their assets while meeting life insurance needs • Plan their estate and cover taxes owing upon death • Want their death benefit to keep up with inflation



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Dividend options

Desjardins Insurance offers five dividend options for participating life insurance:

	Paid-Up Additions (PUAs)	Enhanced Insurance	Annual Premium Reduction	Cash Payment	Dividends on Deposit
Description	<ul style="list-style-type: none"> The dividends credited are used to buy PUAs (additional single-premium permanent life insurance) PUAs increase the amount payable upon death and generate non-guaranteed cash surrender values 	<ul style="list-style-type: none"> The dividends credited are used to purchase additional insurance, in the form of a combination of T1 insurance and PUAs Choice of 10-year or lifetime guarantee 	<ul style="list-style-type: none"> The dividends credited are used to reduce the annual premium 	<ul style="list-style-type: none"> The dividends credited are paid annually by cheque The dividends may be taxable 	<ul style="list-style-type: none"> The dividends credited are deposited into a Desjardins Insurance interest-bearing savings account The dividends and interest earned may be taxable
Advantages	<ul style="list-style-type: none"> Increasing life insurance amount without having to pay a higher premium or submit new evidence of insurability Maximized cash surrender values Premium offset can take effect sooner Contract values grow tax-free 	<ul style="list-style-type: none"> The policyowner can purchase insurance with a lower premium due to the T1 Coverage amount is fixed at the beginning of the contract, but starts to increase after a certain period Contract values grow tax-free 	<ul style="list-style-type: none"> Guaranteed and fixed coverage amount Lower premium Dividends are tax-free 	<ul style="list-style-type: none"> Guaranteed and fixed coverage amount Annual income Instant access to dividends 	<ul style="list-style-type: none"> Guaranteed and fixed coverage amount Dividends accumulate in an interest-bearing savings account Dividends may be withdrawn from the account at any time

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



This document is printed on Rolland Enviro paper.

100%



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT