REFERENCE

Term life insurance

FOR SHORT AND MEDIUM-TERM NEEDS

Term life insurance is hands down the most affordable coverage available on the market. Term insurance from Desjardins Insurance includes competitive features such as the Multi-Coverage Discount, as well as a number of flexible options to ensure your clients always have the right coverage —all without further proof of good health!

Features

		10 YEARS (T10)	20 YEARS (T20)	30 YEARS (T30)	TO AGE 65 (T65)	
Issue age (nearest birthday)		18 to 75	0 to 65	0 to 55	0 to 44	
End of coverage		Age 85			Age 65	
Coverage option		Individual Joint first-to-die			Individual	
Renewal		Every 10 years	Every 20 years	After the first 30-year term	N/A	
Options	Exchange option	Within the first 5 years of coverage, to age 60	Within the first 5 years of coverage, to age 50	N/A	N/A	
	Insurability option	To age 65		N/A		
0	Association option	To age 70			To age 60	
	Conversion option	To age 70			To age 60	
Insurance amount		\$25,000 to \$10,000,000*				
Rate band		 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 		\$500,000 to \$999,999\$1,000,000 to \$4,999,999\$5,000,000 or more		
Preferred rate		Preferred rate applicable to classes P1, P2 and R1: • 250,000 and up for ages 51 and over • 1,000,001 and up for ages 18 to 50				
Additional coverage		 Children's Protection Benefit Disability Waiver of Premiums Accidental Fracture Guaranteed Insurability Benefit Children's Accidental Fracture 		 Accident Business Insurability Accidental Death, Dismemberment or Loss of Use Accidental Dismemberment or Loss of Use 		
Annual policy fee		Basic coverage: \$40 / Each additional coverage: \$20				
Modal factor		Monthly: 0.09 / Semi-annually: 0.52				

^{*} This is the maximum amount the illustration software can illustrate—you can request a higher amount as a special quote.



	10 YEARS (T10)	20 YEARS (T20)	30 YEARS (T30)	TO AGE 65 (T65)	
Multi-Coverage discount	It allows your clients to enjoy a reduced premium when they purchase a minimum of two eligible insurance coverages at the same time on the same policy. For more information, visit Webi.				
Complimentary assistance services	With Desjardins Insurance, your clients can have access to many complimentary assistance services, depending on their insurance coverage, such as 24/7 phone assistance service. They can use them whether they're healthy or going through a difficult time. The assistance services are not a contractual obligation of Desjardins Insurance.				

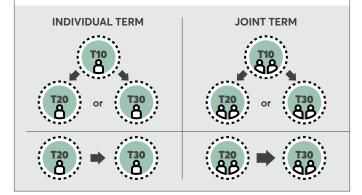
The flexibility your clients are looking for!

EXCHANGE OPTION

Within the first 5 years of coverage, to age 60

Lets the policyowner exchange a T10 or T20 for a longer-term life insurance policy.

- A great way to keep up with changing needs, like having to refinance a mortgage over a longer period.
- Perfect for young adults looking for affordable and flexible coverage that can be exchanged down the road for different coverage that's more in line with their needs.

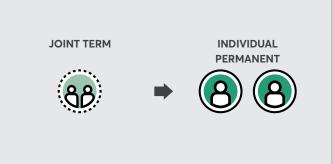


INSURABILITY OPTION

To age 65

Lets couples and business partners split joint coverage into two individual permanent policies.

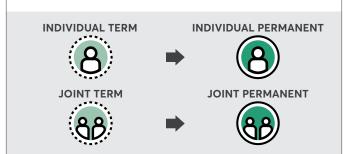
- When their needs change, the insureds can split the total insurance amount into equal shares.
- If one of the insureds dies (within 90 days), the surviving insured(s) can keep the full amount of the initial coverage.



CONVERSION OPTION To age 70

Lets the policyowner convert term coverage into permanent life insurance.

An excellent strategy for protecting wealth!



ASSOCIATION OPTION

To age 70 (age 60 for T65)

Lets the policyowner convert their individual coverage into joint last-to-die permanent coverage and add a new insured (for whom proof of good health may be required).

This option is perfect for covering estate taxes once the term coverage is no longer needed.



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