

Permanent life insurance



FOR LIFETIME COVERAGE

With whole life guaranteed insurance, you receive the financial protection you need for life. Unlike term insurance, which covers a fixed period of time, this insurance is guaranteed lifetime coverage as long as your insurance policy remains in force.

Ideal for you and your loved ones

The right choice if you want to:

- Leave an inheritance for your loved ones
- Stay insured, no matter what happens to your health
- Accumulate tax-deferred funds for your final expenses and cover the taxes payable on death.
- Support a cause that's important to you



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones will have access to 24/7 phone assistance services. You can use these services whether you're healthy or going through a more difficult time.

You can call anytime to get advice from a nurse on health-related topics like nutrition, immunization, childcare and the use of natural products or prescription drugs.

This assistance service is not a contractual obligation of Desjardins Insurance and may be withdrawn at any time without notice.

How it works

In case of death, your beneficiary receives a single, tax-free payment. You may also choose a joint coverage, which is payable upon the death of your spouse.



DEFINITIONS

Beneficiary: A natural or legal person who receives the proceeds of an insurance policy upon death.

Death benefit: The amount paid to the beneficiary.

Policyowner: The person who owns the insurance policy.

Premium: The amount paid to the insurer in exchange for coverage.

The Desjardins Insurance difference

DISTINCTIVE FEATURES

- Choose your payment period: 10, 15 or 20 years, or up to age 65 or 100
- Get a better rate when you take out term life insurance at the same time
- Customize your policy with additional coverage options
- Reinforce your coverage with a critical illness or long-term care advance to insure your life and your health at the same time

A NUMBER OF BENEFITS

- Count on a premium that won't change during the payment period
- Get back a portion of the premiums paid if you reduce or end your coverage¹
- Benefit from reduced coverage, even if you stop paying your premiums²

CUSTOMIZE YOUR COVERAGE

No two people are alike and everyone has different needs. Customize your coverage and remain fully protected whatever the future holds:

- Protect your loved ones, including any future children
- Be covered in case of accidental fracture, loss of use of a limb or dismemberment
- Pay no premiums if you become disabled while covered
- Increase your insurance amount, up to your policy limit³, to suit your changing needs, without having to provide proof of good health

You worked hard to build a legacy—we can help you protect it.

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&Stroke™



¹ Applies to whole life guaranteed insurance products. An amount may be withdrawn as of the 5th policy year. These withdrawals may be taxable.

² Applies to whole life guaranteed insurance products. Reduced insurance amount available from the 8th policy year.

³ The maximum amount is the lesser of \$100,000 or 200% of the total amount of insurance covering the same insured.