

REFERENCE

Permanent life insurance

FOR LIFETIME PROTECTION

FOR ADVISORS ONLY

With Desjardins Insurance's permanent life insurance solutions, your clients benefit from cash surrender values beginning at the end of the fifth year. Even if your client cancels their policy they could get all or some of their premiums back, depending on how long they've had their coverage. With a number of payment periods to choose from and guaranteed level premiums, Desjardins Insurance offers something for everyone!






Features

	WHOLE LIFE GUARANTEED					LIFE TERM TO 100
	10 Pay	15 Pay	20 Pay	To 65	To 100	
Issue age (nearest birthday)	0 to 75			0 to 49	0 to 80	0 to 75
End of coverage	Upon the insured's death					
Guaranteed premium period	10 years	15 years	20 years	To age 65	To age 100	
Coverage option	<ul style="list-style-type: none"> Individual Joint First-to-Die 			<ul style="list-style-type: none"> Joint Last-to-Die Joint Last-to-Die, Paid-Up First Death 		
Insurance amount	\$10,000 to \$10,000,000*					\$25,000 to \$10,000,000*
Rate band	\$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 or more					\$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 or more
Supplemental coverage	<ul style="list-style-type: none"> Term and permanent life insurance Critical illness insurance 					
Additional coverage	<ul style="list-style-type: none"> Children's Life Protection Disability Waiver of Premiums Accidental Fracture Children's Accidental Fracture Accident 			<ul style="list-style-type: none"> Business Insurability Guaranteed Insurability Accidental Death, Dismemberment or Loss of Use Accidental Dismemberment or Loss of Use 		
Critical Illness option	N/A	Yes	Yes	Yes	Yes	Yes
Long-term Care option	N/A	N/A	Yes	N/A	N/A	N/A

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

	WHOLE LIFE GUARANTEED					LIFE TERM TO 100				
	10 Pay	15 Pay	20 Pay	To 65	To 100					
Annual policy fee	Basic coverage: \$40 Each additional coverage: \$40									
Modal factor	Monthly: 0.09 Semi-annually: 0.52									
Multi-Coverage Discount	<p>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.</p> <table border="1"> <thead> <tr> <th>Products that trigger the discount</th> <th>Products that receive the discount</th> </tr> </thead> <tbody> <tr> <td> <p>Life Insurance</p> <ul style="list-style-type: none"> Term Life: \$100,000 or more T10, T20, T30 and Term to 65 Term to 100 Whole Life Guaranteed (WLG) 10 Pay, 15 pay, 20 Pay, to age 65 and to age 100 <p>Critical Illness Insurance</p> <ul style="list-style-type: none"> Health Priorities - Terme Coverage: \$50,000 or more T10, T20, T30 and Term to 75 Health Priorities - Permanent Coverage: 10 Pay, 20 Pay, to age 100 Child 20 Pay </td> <td> <p>Life Insurance</p> <ul style="list-style-type: none"> Term Life: \$100,000 or more T10, T20, T30 and Term to 65 <p>Critical Illness Insurance</p> <ul style="list-style-type: none"> Health Priorities - Term Coverage: \$50,000 or more T10, T20, T30 and Term to 75 </td> </tr> </tbody> </table>						Products that trigger the discount	Products that receive the discount	<p>Life Insurance</p> <ul style="list-style-type: none"> Term Life: \$100,000 or more T10, T20, T30 and Term to 65 Term to 100 Whole Life Guaranteed (WLG) 10 Pay, 15 pay, 20 Pay, to age 65 and to age 100 <p>Critical Illness Insurance</p> <ul style="list-style-type: none"> Health Priorities - Terme Coverage: \$50,000 or more T10, T20, T30 and Term to 75 Health Priorities - Permanent Coverage: 10 Pay, 20 Pay, to age 100 Child 20 Pay 	<p>Life Insurance</p> <ul style="list-style-type: none"> Term Life: \$100,000 or more T10, T20, T30 and Term to 65 <p>Critical Illness Insurance</p> <ul style="list-style-type: none"> Health Priorities - Term Coverage: \$50,000 or more T10, T20, T30 and Term to 75
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Automatic non-forfeiture option	Automatic premium loan in the event of non-payment					N/A				
Guaranteed cash surrender value	Yes					N/A				
Policy loan	Yes					N/A				
Reduced paid-up insurance	Yes					N/A				
Insurability option after first death	Yes, if <i>Joint First-to-Die</i> coverage included									
Eligible for conversion option	Yes					Yes (except from group insurance)				
Complimentary assistance services	<p>With your Desjardins Insurance coverage, you and your loved ones have access to our complimentary assistance services, based on your insurance coverage. You can use them when times are good, or when times are bad. 24/7 assistance is also available by phone. The assistance services are not a contractual obligation of Desjardins Insurance.</p>									

See why permanent life insurance is the right solution for your clients' needs!

NEED	HOW PERMANENT LIFE INSURANCE CAN HELP
 Estate protection	<ul style="list-style-type: none"> Provides your loved ones with the funds they'll need to cover your taxes and other estate expenses. Helps pay funeral costs and final expenses.
 Estate growth	<ul style="list-style-type: none"> Provides a lump-sum payment immediately upon death. Grows the assets you want to leave behind.
 Estate equalization	<ul style="list-style-type: none"> Gives you an additional asset to ensure your estate is divided fairly.
 Tax optimization	<ul style="list-style-type: none"> Provides tax-sheltered growth.
 Charitable giving	<ul style="list-style-type: none"> Makes it easier to bequeath a large donation to a charitable organization (planned giving strategy).

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