

SOLO™ Essential Disability Income



FOR INCOME PROTECTION

Disability insurance replaces your income if you're unable to work due to an accident or illness (optional coverage). It allows you to focus on your recovery knowing that your monthly expenses will be covered.

Ideal for you and your loved ones

The right choice if you:

- want to cover your monthly expenses (groceries, mortgage or rent, car loans, etc.) if you're unable to work.
- are looking for cost-effective coverage that only protects you in the event of an accident and muscle or ligament injuries.
- have had health problems, are over 60 years of age or have an occupation that makes you ineligible for traditional disability insurance.
- are covered by a workers' compensation plan, but don't have insurance outside of work.
- want to maintain your standard of living without having to deplete your savings.

How it works

You choose the monthly amount based on your income. In case of disability, SOLO Essential Disability Income pays you that amount, tax-free, during the benefit period you chose.

While you're receiving your monthly amounts, you don't have to pay the SOLO Essential Disability Income premiums.



DID YOU KNOW?

Approval for accident coverage is guaranteed if you meet three simple qualifying questions. No medical exam required when applying!

The Desjardins Insurance difference

FLEXIBLE OPTIONS

- Depending on your needs, income and budget, choose:
 - the monthly amount you would like to receive in the event of a disability: between \$500 and \$6,000.
 - the benefit period during which you will receive your monthly amount: 5 years or up to age 70.
 - the waiting period before your first monthly amount is paid: either 0, 30 or 120 days.
- You can add disability coverage as a result of an illness.
- Receive 50% of your monthly amount if you're able to work part-time or gradually return to your work after a total disability.

DISTINCTIVE FEATURES

- Protection up to age 75 in the case of an accident and up to age 70 in case of illness (if you add this option).
- Total disability status if you're unable to perform the duties specific to your regular occupation for 36 months, versus the 24-month industry standard.
- The option, for self-employed and incorporated business owners, to calculate the monthly amount based on gross business revenue, which usually results in a higher monthly amount.
- During the first 24 months of the benefit period, your monthly amount is guaranteed up to \$1,000.
- An affordable option that lets you start receiving your monthly amount on day one of your disability in the event of an accident.

CUSTOMIZE YOUR COVERAGE

Since you're unique and so are your needs, you can enhance your policy with an additional protection in the event of a fracture, loss of use of a limb or dismemberment.



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones can have access to many complimentary assistance services, depending on your insurance coverage, such as 24/7 phone assistance service. You will get answers from a nurse about any health-related questions. You can use them whether you are healthy or going through a difficult time.

Complimentary assistance services can help you get a second opinion on your diagnosis, treatment plan or surgery. You and your family can use this service to speak to world-renowned specialists who'll be able to answer your questions and help you make informed decisions about your health.

The assistance services are not a contractual obligation of Desjardins Insurance.

**Your ability to earn a living is your most important asset.
We can help you protect it.**

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200 Rue Des Commandeurs, Lévis QC G6V 6R2 / 1-866-647-5013



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