

# A PERSONALIZED ADVISORY APPROACH

In order to offer you the solution that's best suited to you, your financial security advisor will **assess your coverage needs** first, taking into account your situation and plans. Next, they'll propose a Vision solution that can be personalized by adjusting the life, disability, and health coverage amounts according to your needs.

That way, you'll end up with a solution that's tailored to your situation!



# SUPPORT SERVICES AT NO EXTRA CHARGE

All of our Vision solutions give you access to a wide range of GPS program (Guide, Protect, Support) assistance services:



- Legal Assistance
- Estate Settlement Assistance
- Travel Assistance
- Convalescence Assistance – referrals
- Psychological Assistance\*
- Convalescence Assistance – case management\*
- Best Doctors®\*

\* These services are offered exclusively to those whose solution includes critical illness coverage.

Want to find out more about the many advantages the Vision solutions have to offer? Ask a **financial security advisor\*\*** to assess your insurance needs.

**CONTACT YOUR CAISSE RIGHT AWAY TO SET UP AN APPOINTMENT!**

[desjardins.com/life-health-bundles](http://desjardins.com/life-health-bundles)



Money working for people

\*\* Employee of Desjardins Financial Security, Financial Services Firm  
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# VISION SOLUTIONS

LIFE, DISABILITY AND HEALTH INSURANCE



Money working for people



Life, health, retirement

# A SIMPLE AND ECONOMICAL WAY TO PROTECT YOURSELF AGAINST THE UNEXPECTED!

Want to be covered no matter what happens and not just in the event of death? Then a Vision life, disability and health insurance solution is for you! It's an excellent way to meet all your insurance needs – **death, critical illness, accident or disability.**

## A UNIQUE CONCEPT

The **Vision solutions** bundle coverages designed to meet the needs of people in the same age group or stage of life. These solutions, for Desjardins members only, are part of a complete portfolio of competitive coverages offered by financial security advisors assigned to caisse.

ONE CONTRACT  
FLEXIBLE  
SIMPLE  
ECONOMICAL



Note: This document is for information purposes only. Only the policy and insurance application will be used to settle legal disputes. Some exclusions and restrictions apply.

# SOLUTIONS THAT ADAPT TO YOUR CHANGING NEEDS!



## VISION ACTIVE SOLUTION

For young adults aged 18 to 35 without children

Getting your career off the ground? Taking on new financial responsibilities? Insurance is much more affordable when you're young and healthy!

The **Vision Active Solution** includes **death, accident, critical illness** and **disability** coverages. Thanks to **guaranteed insurability**, you can also increase your life insurance coverage amount without having to provide any proof of good health.

### Switch to another solution:

**FAMILY SOLUTION:** when you have a child.  
**FREEDOM SOLUTION:** when you turn 40.



## VISION FREEDOM SOLUTION

For couples and singles aged 35 to 55

If you don't have any children or they've all moved out and you don't have to provide for their needs anymore, the **Vision Freedom Solution** is for you!

With this solution, you are covered in the event of **death, accident** and **critical illness.**

Switch to the **HEALTH SECURITY SOLUTION** when you turn 65. This solution offers many advantages when you're nearing retirement!



## VISION FAMILY SOLUTION

For adults aged 18 to 50 with children

Do you have children? Want to maintain your family's standard of living in case something unexpected happens? The **Vision Family Solution** is designed to meet your needs!

This solution covers parents and children in the event of **death, accident** and **critical illness.** **Newborns** are also automatically covered **at no extra cost** 48 hours after they're born.

Switch to the **FREEDOM SOLUTION** when you turn 55. You keep the same coverages, but the coverage amounts are adjusted based on your obligations.



## VISION HEALTH SECURITY SOLUTION

For pre-retirees or retirees aged 55 to 75

Will you be retiring soon? Worried about not having group insurance benefits anymore? Want to avoid having to use your savings in the event of a health problem?

The **Vision Health Security Solution** covers you in the event of **death, accident** and **hospitalization** or **convalescence.**

Enjoy the advantages of this solution for the **rest of your life!** It'll help you minimize the financial consequences of unexpected events at this stage of your life, when you'll be reaping the benefits of all your hard work.