

50+ LIFE INSURANCE

An affordable solution
with many advantages



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future



IF YOU THINK IT'S TOO LATE TO TAKE OUT LIFE INSURANCE, KEEP READING!



Just because you're over 50 doesn't mean it's too late to take out life insurance. If you're in good health, now's the time!

DID YOU KNOW

that funeral costs can range from \$7,000 to \$10,000 and will only get higher as the cost of living rises? Saving enough to ensure that your final wishes are carried out could take time... too much time!

You don't want to leave your loved ones struggling to cover funeral costs. Don't let your legacy be a financial burden. Affordable life insurance that covers funeral expenses will make things easier for your loved ones after you're gone.

When my grandson Jeremy was born, I realized I couldn't put it off any longer. I had to make sure that my death wouldn't burden my children financially. That's why I took out 50+ Life Insurance. It gave me great peace of mind... it was the right thing to do.

Virginia, age 61, Sault Ste. Marie, Ontario

A SOLUTION THAT'S WITHIN YOUR REACH!

First of all, you don't have to make an appointment with your physician to undergo a medical exam. If you answer NO to all four health-related questions (see enclosed insurance application), **your coverage takes effect on the day you enrol.**

Not only that, but full benefits are paid even if you die during the first two years of coverage—other products on the market only reimburse you the premiums you've paid. **Your coverage will be in force for the rest of your life**, as long as you continue to pay your premiums. And **you will never have to undergo a medical exam... ever!**

TAXES CAN TAKE A BITE OUT OF YOUR SAVINGS, BUT THEY CAN'T TOUCH YOUR LIFE INSURANCE BENEFIT!

Another advantage is that the coverage amount you choose will never decrease and will be paid to your heirs tax-free, unlike some other types of assets. And since group insurance and some individual coverages decrease considerably when you retire or as you age, 50+ Life Insurance can bridge the gap so you can be sure your loved ones are taken care of.

My father died last year after a lengthy illness. It was really tough on both of us. He wasn't a wealthy man, but he did plan ahead: he took out 50+ Life Insurance. Since his life expectancy was less than two years when he was diagnosed, he received 50% of his insurance right away. We were able to use that money to pay his bills, and it allowed me to take unpaid leave from work so I could take care of him. That meant we were able to be together until the end without having to worry about money. When he died, I received the other half of the insurance and was able to pay for the funeral without having to go into debt.

Nancy, age 39, Montreal, Quebec

You could receive up to 50% of your insurance amount during your lifetime if your life expectancy is less than two years. During your illness, you can use the money to cover certain expenses such as:

- private care,
- home care services, and
- accommodations at a centre for individuals who have lost their independence.

This money can also be used to allow a family member to take a leave of absence without pay to become your natural caregiver. That way, they won't have to go into debt or experience financial difficulties because they are caring for you. The balance of your insurance amount will be payable at your death.

Call today for more information!

1-877-888-4873
(without any obligation on your part)

Choose the insurance amount you want in one of the two tables (non smoker or smoker), go down to the line that corresponds to your age and you'll find your monthly premium amount.

Monthly premium table – Non smoker

Insurance Amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
	Age	Male	Female	Male	Female	Male	Female	Male	Female	Male
50	\$16.95	\$14.25	\$23.82	\$19.68	\$30.65	\$25.10	\$44.35	\$36.00	\$58.10	\$46.90
51	\$17.50	\$14.65	\$24.64	\$20.31	\$31.75	\$25.95	\$46.05	\$37.30	\$60.30	\$48.60
52	\$18.10	\$15.10	\$25.51	\$20.98	\$32.95	\$26.85	\$47.80	\$38.65	\$62.65	\$50.45
53	\$18.70	\$15.55	\$26.45	\$21.69	\$34.20	\$27.85	\$49.70	\$40.10	\$65.20	\$52.40
54	\$19.35	\$16.05	\$27.45	\$22.46	\$35.55	\$28.85	\$51.75	\$41.65	\$67.90	\$54.45
55	\$20.15	\$16.70	\$28.64	\$23.40	\$37.15	\$30.10	\$54.15	\$43.55	\$71.10	\$57.00
56	\$20.90	\$17.25	\$29.79	\$24.28	\$38.70	\$31.30	\$56.45	\$45.35	\$74.20	\$59.40
57	\$21.70	\$17.90	\$31.02	\$25.23	\$40.30	\$32.55	\$58.95	\$47.25	\$77.55	\$61.95
58	\$22.60	\$18.55	\$32.34	\$26.24	\$42.10	\$33.95	\$61.60	\$49.30	\$81.10	\$64.70
59	\$23.55	\$19.25	\$33.76	\$27.33	\$44.00	\$35.40	\$64.45	\$51.50	\$84.95	\$67.60
60	\$24.65	\$20.15	\$35.43	\$28.63	\$46.25	\$37.10	\$67.80	\$54.10	\$89.40	\$71.10
61	\$25.75	\$20.95	\$37.09	\$29.88	\$48.45	\$38.80	\$71.15	\$56.65	\$93.90	\$74.50
62	\$26.90	\$21.85	\$38.89	\$31.23	\$50.85	\$40.60	\$74.80	\$59.40	\$98.70	\$78.15
63	\$28.20	\$22.80	\$40.83	\$32.68	\$53.45	\$42.55	\$78.70	\$62.30	\$103.90	\$82.05
64	\$29.60	\$23.85	\$42.92	\$34.25	\$56.25	\$44.65	\$82.90	\$65.45	\$109.55	\$86.25
65	\$31.15	\$25.05	\$45.28	\$36.05	\$59.40	\$47.05	\$87.65	\$69.05	\$115.90	\$91.10
66	\$32.75	\$26.25	\$47.71	\$37.86	\$62.65	\$49.50	\$92.50	\$72.75	\$122.40	\$96.00
67	\$34.50	\$27.55	\$50.32	\$39.82	\$66.15	\$52.10	\$97.75	\$76.65	\$129.40	\$101.25
68	\$36.35	\$28.95	\$53.13	\$41.93	\$69.90	\$54.95	\$103.40	\$80.90	\$136.95	\$106.90
69	\$38.40	\$30.45	\$56.15	\$44.21	\$73.95	\$58.00	\$109.50	\$85.50	\$145.05	\$113.05
70	\$40.60	\$32.15	\$59.53	\$46.79	\$78.45	\$61.40	\$116.25	\$90.70	\$154.05	\$119.95
71	\$42.95	\$33.90	\$63.05	\$49.45	\$83.15	\$65.00	\$123.30	\$96.05	\$163.50	\$127.10
72	\$45.45	\$35.85	\$66.84	\$52.33	\$88.20	\$68.80	\$130.90	\$101.80	\$173.65	\$134.80
73	\$48.25	\$37.95	\$70.98	\$55.49	\$93.75	\$73.05	\$139.25	\$108.15	\$184.75	\$143.30
74	\$51.15	\$40.20	\$75.38	\$58.87	\$99.60	\$77.55	\$148.05	\$114.95	\$196.55	\$152.35
75	\$54.30	\$42.60	\$80.10	\$62.50	\$105.90	\$82.40	\$157.55	\$122.25	\$209.15	\$162.05

Monthly premium table – Smoker*

Insurance Amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
	Age	Male	Female	Male	Female	Male	Female	Male	Female	Male
50	\$22.20	\$16.85	\$31.79	\$23.65	\$41.35	\$30.45	\$60.50	\$44.05	\$79.60	\$57.65
51	\$23.15	\$17.40	\$33.15	\$24.47	\$43.15	\$31.55	\$63.20	\$45.70	\$83.25	\$59.85
52	\$24.10	\$17.95	\$34.60	\$25.35	\$45.10	\$32.70	\$66.15	\$47.50	\$87.20	\$62.25
53	\$25.10	\$18.60	\$36.14	\$26.27	\$47.20	\$33.95	\$69.25	\$49.35	\$91.35	\$64.75
54	\$26.00	\$19.25	\$37.79	\$27.26	\$49.00	\$35.30	\$72.00	\$51.35	\$93.00	\$67.40
55	\$27.45	\$20.00	\$39.64	\$28.42	\$51.85	\$36.85	\$76.30	\$53.70	\$100.75	\$70.50
56	\$28.65	\$20.75	\$41.50	\$29.53	\$54.35	\$38.35	\$80.05	\$55.95	\$105.70	\$73.50
57	\$29.95	\$21.50	\$43.47	\$30.71	\$57.00	\$39.90	\$84.00	\$58.30	\$111.00	\$76.70
58	\$31.00	\$22.35	\$45.57	\$31.97	\$59.00	\$41.60	\$87.00	\$60.85	\$115.00	\$80.10
59	\$32.85	\$23.25	\$47.80	\$33.31	\$62.75	\$43.40	\$92.70	\$63.55	\$122.60	\$83.70
60	\$34.50	\$24.25	\$50.30	\$34.86	\$66.10	\$45.45	\$97.70	\$66.65	\$129.30	\$87.85
61	\$36.20	\$25.25	\$52.83	\$36.38	\$69.50	\$47.50	\$102.80	\$69.75	\$136.10	\$91.95
62	\$37.95	\$26.35	\$55.54	\$38.00	\$73.00	\$49.65	\$108.00	\$73.00	\$143.00	\$96.30
63	\$39.00	\$27.50	\$58.43	\$39.72	\$76.95	\$51.95	\$114.05	\$76.45	\$151.10	\$100.95
64	\$41.90	\$28.70	\$61.49	\$41.56	\$81.05	\$54.45	\$120.20	\$80.15	\$159.30	\$105.90
65	\$44.15	\$30.05	\$64.84	\$43.64	\$85.55	\$57.20	\$126.90	\$84.35	\$168.30	\$111.45
66	\$46.45	\$31.45	\$68.29	\$45.74	\$90.15	\$60.00	\$133.85	\$88.55	\$177.50	\$117.10
67	\$48.00	\$32.95	\$71.94	\$47.98	\$93.00	\$63.00	\$138.00	\$93.05	\$183.00	\$123.10
68	\$51.45	\$34.55	\$75.81	\$50.37	\$100.20	\$66.20	\$148.90	\$97.85	\$197.65	\$129.55
69	\$54.15	\$36.25	\$79.92	\$52.93	\$105.65	\$69.65	\$157.15	\$103.00	\$208.65	\$136.40
70	\$57.15	\$38.00	\$84.36	\$55.78	\$111.60	\$73.00	\$166.05	\$108.00	\$220.50	\$143.00
71	\$60.20	\$40.10	\$88.96	\$58.72	\$117.75	\$77.35	\$175.30	\$114.65	\$232.85	\$151.90
72	\$63.00	\$42.15	\$93.84	\$61.86	\$123.00	\$81.55	\$183.00	\$120.95	\$243.00	\$160.30
73	\$66.90	\$44.45	\$99.05	\$65.28	\$131.20	\$86.10	\$195.50	\$127.80	\$259.80	\$169.45
74	\$70.55	\$46.85	\$104.50	\$68.90	\$138.50	\$90.95	\$206.45	\$135.05	\$274.40	\$179.15
75	\$74.35	\$48.00	\$110.25	\$72.75	\$146.15	\$93.00	\$217.95	\$138.00	\$289.75	\$183.00

* A smoker is described as someone who has used or smoked tobacco in any form (cigarettes, cigarillos, cigars, the pipe, marijuana, patches, nicotine gum or any medication to help stop smoking) during the last 12 months.

THE SECURITY I WANT IS WITHIN REACH NOW!

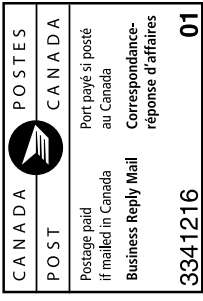
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DESJARDINS FINANCIAL SECURITY
LIFE ASSURANCE COMPANY
PO BOX 3925 LEVIS SUCC
LEVIS QC G6V 9Z9



THE LAST THING YOU WANT IS TO LEAVE A FINANCIAL BURDEN FOR YOUR LOVED ONES.

If you're between the ages of 50 and 75, 50+ Life Insurance offers a number of advantages to you and your loved ones:

- No medical exam, ever
- Immediate coverage
- A choice of coverage amounts to match your budget: \$5,000, \$7,500, \$10,000, \$15,000, or \$20,000
- A fixed tax-free benefit
- Five times the benefit for accidental death before age 85
- Among the lowest premiums on the market
- Fixed premium based on your age at time of purchase
- Early payment of up to 50% of your benefit if your life expectancy is less than two years
- Free access to telephone assistance services
- Coverage remains in force throughout your lifetime, as long as premiums are paid
- 30-day free-look period

If you were sick, would you have the energy to seek out home nursing care or a convalescence centre near your home? Let 50+ Life Insurance give you a helping hand with **free telephone assistance services**:

- Convalescence Assistance
- Estate Settlement Assistance
- Psychological Assistance



DON'T PUT IT OFF UNTIL TOMORROW! THE YOUNGER YOU ARE WHEN YOU TAKE OUT THIS COVERAGE, THE LOWER THE PREMIUM WILL BE.

The premium is based on your age at the time of purchase. If you enrol at age 59, you will keep paying the premium for a person aged 59, even 10 years later!

Can't make up your mind? You don't know what the future holds. You may be eligible today, but your health could change. It's important to take advantage of 50+ Life Insurance when the time is right.

I wasn't thrilled at the thought of having to have a physical just to take out life insurance, but I did like the idea of having a little something just in case. If that little something could be tax-free, so much the better! My brother-in-law convinced me to give Desjardins a call, just to see, and by the time I got off the phone, not only was I convinced that I needed coverage, I was already covered by 50+ Life Insurance!

Robert, age 67, Ottawa, Ontario

NO ONE WILL EVER VISIT YOU AT HOME!

Use one of the two quick and easy ways to take out this affordable coverage for yourself. Complete and return us the enclosed application form by mail today or call us toll free at:

1-877-888-4873

Monday to Friday from 8:00 a.m. to 9:00 p.m.,
and on Saturdays from 8:30 a.m. to 4:30 p.m. EST
(except holidays).

30-day money back guarantee

As soon as you receive your 50+ Life Insurance contract, you will have a 30-day examination period to read through all its terms and conditions at your leisure, with no obligation on your part, while being insured. If you change your mind during this period, we will cancel your contract and refund your initial premium, that's guaranteed!

After you have purchased this coverage, you will receive your insurance contract, the distribution guide as well as contact information for our Assistance Services that can arrange for you to speak directly with a specialist.

This brochure offers an overview of the features and conditions of 50+ Life Insurance. As such, it does not have any contractual value. The insurance contract contains all the terms and conditions of 50+ Life Insurance. Please note that exclusions and restrictions may apply in certain cases.



Desjardins
Insurance

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Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.

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