

*Double Up!! Cover yourself  
for life and critical illness!*

**Enhancedt10**  
Critical Illness Advance

- 1 Economical** term life insurance bundled with an "Advance Benefit" if a critical illness strikes!
- 2 Flexible** advance benefit designation!
- 3** No waiting period – **immediate payout** upon diagnosis
- 4 Distinctive** Angioplasty rider may be added to further protect your finances.
- 5** Two "must have" coverages in one easily **affordable** plan!

### Desjardins Financial Security

Desjardins Financial Security specializes in providing financial security through a sound combination of insurance and investment products. Over five million Canadians from coast to coast rely on Desjardins Financial Security to protect and grow their capital.

Desjardins Financial Security offers a wide array of financial risk management solutions and services through a wide network of national distributors including independent Managing General Agents and Laurentian Financial Services offices. Our product portfolio consists of life, health, investment and retirement products designed to meet the diverse financial needs of Canadians seeking financial protection.

[www.desjardinsfinancialsecurity.com](http://www.desjardinsfinancialsecurity.com)

**Call us today**  
**1-800-685-7223**

Enhanced T10 is part of the Health Ways Series of risk management solutions offered by Desjardins Financial Security.



High values. Sound assets.

™ Trademark owned by Desjardins Financial Security Life Assurance Company



*Health*  
**WAYS SERIES**  
Protecting your way of life



**Enhancedt10**  
Critical Illness Advance



High values. Sound assets.

Life, health, retirement

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*Do you have life coverage with a bonus\* of critical illness protection?*

It's term insurance with a definite ENHANCEMENT!

ENHANCED TERM 10 with Critical Illness Advance is a Preferred Term 10 plan bundled with Critical Illness protection.

Premiums are fully guaranteed and increase every 10 years.

*Whether death or illness occurs, a benefit is paid.*

\* Select the Critical illness share of the protection bundle.

## Benefit Payments

### On critical illness

The "advance benefit" amount selected at the time of application is paid upon diagnosis of one of the covered conditions.

If 100% is paid on event of a critical illness, the policy terminates.

If less than 100% is paid on event of a critical illness, the policy continues at the reduced face amount and premiums are adjusted accordingly.

### On death

100% death benefit is paid out if no "advance benefit" claim is made.

## Covered Conditions

- Heart attack
- Cancer
- Stroke
- Major organ transplant
- Coronary artery surgery
- Benign brain tumour
- Coma
- Alzheimer's
- Motor Neuron
- Occupational HIV
- Multiple Sclerosis
- Renal Failure
- Major burns
- Paralysis
- Loss of speech
- Blindness
- Deafness
- Parkinson's
- Loss of Limbs

### Optional

- Angioplasty Rider

To further protect your finances add our distinctive Angioplasty Rider at a nominal cost.

## The Plan

Issue ages: 18 to 65

Coverage to: Age 75

Min. Face Amount: \$100,000

Max. Face Amount: \$2,000,000

The Advance Benefit amount must be selected at time of application and is subject to a minimum of 25% of face amount and a maximum CI benefit of 100% up to \$1,000,000.

### Conversion Option!

Convertible to age 70 to any permanent life insurance plan designated by the Company as a conversion product. Enhanced T10 plans may be converted to Life 20 and Guaranteed Whole Life, in addition to the following PACE coverages: Flex1, Precision, and Simplicity. The amount available for conversion is reduced by any "advance benefit" paid.

### Angioplasty Rider (optional)

Pays 10% of the "advance benefit" upon first occurrence of the insured's undergoing Angioplasty. (Limited to one event only). After paying a claim, coverage is reduced by amount of claim, and the premium is adjusted accordingly.

### Reductions in Coverage

May reduce the Enhanced T10 coverage to a minimum of \$25,000 after the policy has been in-force for at least 10 years. Minimum CI remains unchanged.