

Desjardins Financial Security: A Company with Solid Foundations

Desjardins Financial Security is a component of the Desjardins Group, the largest integrated cooperative financial group in Canada, with assets exceeding the \$144-billion mark.

Ranked fourth among life and health insurers in Canada and first in Quebec, in terms of written premiums, Desjardins Financial Security is a dynamic force in the life and health insurance and financial services industry in Canada.

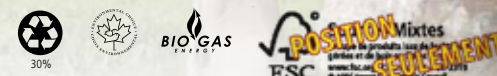
Desjardins Financial Security offers a wide array of financial risk management solutions and services through a wide network of national distributors.



desjardinsfinancialsecurity.com

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Committed to sustainable development, Desjardins Group favours the use of paper that is manufactured in Canada in accordance with recognized environmental standards.



LIFE **10**

LIFE **20**

Enjoy life to the fullest

Insurance for life, payable in 10 or 20 years.



Desjardins
Financial Security®

Money working for people

Life, health, retirement

Preserve your loved ones' quality of life and enjoy life to the fullest!

Life 10 and Life 20 are affordable permanent life insurance solutions. You pay premiums for only 10 or 20 years respectively and receive a lifetime of protection! This way, you can save for other important things in life such as making your retirement dreams come true.

It's simple and guaranteed!



JACK, GRANDFATHER OF WILLIAM



Life 10: The gift of life insurance!

Jack wanted to give his grandson more than just another toy for his collection. So he purchased life insurance protection that his grandson can count on for his entire life.



KIM, MOTHER OF AMANDA



A custom solution for entrepreneurs and contract workers

A few years ago, Kim opened a small business. It started off slow but has been doing well as of late, but she cannot predict what her retirement income will be.

Kim has a strong desire to build an inheritance for her family and has decided to select lifetime insurance protection that she can pay for up to the time she retires!

Coverage for life: Three payment options

	LIFE 10	LIFE 20	Guaranteed Whole LIFE
PREMIUMS	Your premiums are level and guaranteed, meaning they will never increase.		
	Payable for 10 years	Payable for 20 years	Payable for life
PAID-UP INSURANCE	If you decide to stop paying your premiums before the end of the respective payment period, your coverage will be reduced to a percentage of the initial sum insured for the rest of your life.		
	Available as of the 5th year	Available as of the 10th year	Available between the 1st and 9th years (based on age and gender)
SURRENDER VALUE	If you need to reduce or cancel your life insurance coverage, you can request the surrender value*, meaning you can receive a portion of the premiums paid as a refund. The surrender value increases each policy anniversary and can exceed 100% (or even 200%) of the total premiums paid. This option provides some flexibility in the event that something unexpected occurs. * Subject to all applicable tax regulations.		
	Available as of the 5th year	Available as of the 10th year	Available between the 1st and 9th years (based on age and gender)
OPTIONAL BENEFITS	You can customize your life insurance protection according to your personal or family situation and needs. For example, you can add the following supplementary coverage: <ul style="list-style-type: none"> • Disability; • Accidental Death and Dismemberment; • Accidental Fracture; • Children's protection. 		
COST	The cost of life insurance is determined according to your age, health, personal needs and your choice of optional benefits. As a result, it varies from person to person. Your financial representative is the best person to help you determine your financial needs and calculate your cost of insurance. Here's an example to give you an idea: Thomas is a 40-year-old, non-smoker, purchasing \$100,000 of life insurance protection.		
	\$1,542/year for 10 years	\$1,011/year for 20 years	\$930/year payable for life
	If he wants the policy to be paid-up quickly, he would select Life 10 or Life 20. If he would rather save on his monthly payments, he could opt for Guaranteed Whole Life.		

Looking for even more affordable payments?

Guaranteed Whole Life is permanent life insurance protection that allows you to save with each payment.



And if your situation suddenly changes ... You can take advantage of your surrender value option.

When you purchase life insurance with a surrender value, you've got flexibility and peace of mind. You know your loved ones are protected and, if you need to reduce or cancel your coverage after the date stipulated in the contract, you can rely on the surrender value of your policy to provide a financial cushion in the event of an unexpected or sudden occurrence.