

- Are there too many term products to choose from?
- Do you have enough information to differentiate?
- Is time a factor in your decision-making process?
- What type of term insurance is right for you?

Let Desjardins Financial Security help you make an informed decision so that you feel confident about your purchase decision.

When comparing term insurance products, it is essential that several key factors be considered before making a final decision. The most obvious component is **cost** – however, with many term products offering multiple underwriting risk classes for individuals exhibiting good health and lifestyle factors, price should not be the only factor in your purchase decision.

Are the **premiums guaranteed** (for initial term and any renewals)? This is an important characteristic because you can feel secure in knowing that your monthly or annual premiums are set for specific periods of time (without risk of any increases due to miscellaneous events). Furthermore, it is advisable to confirm whether the product renews for the same length of time rather than shorter terms.

**Convertibility** is another key aspect in the overall process since it offers you the option to convert your existing coverage to a more permanent insurance portfolio without any evidence of insurability. It is essential that the time frame in which you are able to exercise this convertibility clause is suitable to your personal, family or business needs.

## Desjardins Financial Security Life Assurance Company

Desjardins Financial Security is a member of the Mouvement Desjardins, the largest financial group in Quebec and sixth largest in Canada with over \$90 billion in assets.

Desjardins Financial Security offers a wide array of financial risk management solutions and services through a network of national distributors including (LFS) Laurentian Financial Services and independent (MGA) Managing General Agents.

Our product portfolio consists of life, health, investment and retirement products designed to meet the diverse financial needs of Canadians seeking financial protection.

### Contact Information

#### Toronto Operations

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### Your Financial Advisor

TERM **10**  
TERM **20**  
**Max** LIFE

# Securing your financial future!

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When Shopping for Term Insurance

Secure your financial future with TERM 10, TERM 20 or MAXLife coverage!

## Feel Confident About Your Purchase Decision

Desjardins Financial Security addresses your term insurance needs — personal/family coverage, business continuity, mortgage protection, estate planning or wealth preservation ... with its economical portfolio of term insurance consisting of Term 10, Term 20 and MAXLife (Term to age 100) products to eliminate or reduce long-term debt in the event of an untimely death.

A number of premium categories are available with Term 10 and Term 20 plans to offer the lowest possible rate for each applicant depending on personal health and unique lifestyle. With competitive renewal rates, extensive optional benefits and flexible conversion features, our Term 10 and Term 20 protection delivers a comprehensive financial tool over a fixed period of time to cover personal and business liability due to fractures, disability or death with the option to convert to permanent coverage.

### TERM **10**

Term 10 is a fully guaranteed renewable and convertible term insurance plan with premiums increasing at 10-year intervals. The plan is renewable to age 80, convertible to age 65 and coverage continues to the policy anniversary of the clients 80th birthday.

### TERM **20**

Term 20 is a fully guaranteed renewable and convertible term insurance plan with premiums increasing at 20-year intervals. The plan is renewable to age 80, convertible to age 65 and coverage continues to the policy anniversary of the clients 80th birthday.

### Max **LIFE**

MAXLife is an affordable permanent life insurance plan with guaranteed level premiums to age 100 and a level face amount (no cash surrender value) that is specifically designed to meet your long-term and final expenses needs.