



We Care
about Your
Health!



Desjardins
Financial Security™

High values. Sound assets.

Life, health, retirement



Live Longer and in Better Financial Health

Thanks to medical advances, we are living longer and in better health than before. The odds of surviving a critical illness are also higher, and treatment and rehabilitation programs allow us to **maintain our quality of life**.

Unfortunately, a critical illness can strike anyone and when it does we are in for some new emotional and physical challenges. **Major financial consequences** can also make our situation worse: how do we meet our needs, cover our obligations, pay medical costs and realize our projects?

With a critical illness, your income goes down and your expenses go up.





Invest Your Savings and Maintain **Your Independence**

If you want to deal with an illness without dipping into your savings or selling your assets, you need the support of a **solid foundation adapted to your needs.**

A life annuity

guarantees you income for the rest of your life

A solution for you...

A life annuity is a savings contract that pays you benefits while you are alive. The sums invested are entrusted to a financial institution, such as Desjardins Financial Security, who ensures that **they grow so that you can receive regular income** while you are alive.

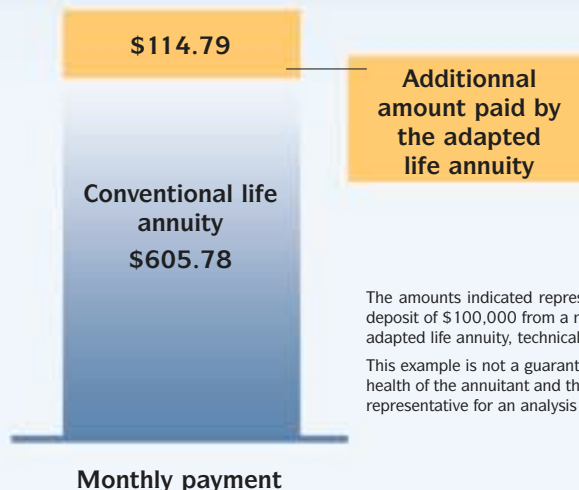
and your family...

You can also choose a joint life annuity that provides income while you and your spouse are alive and that continues to be paid to the surviving spouse if one of you die. **Your family's quality of life is therefore protected.**



Adapted to your needs

If you are critically ill, the payment amount is adapted to your situation. The projections used to calculate the payment amount are adjusted based on your situation and **you will therefore receive a higher amount.**



Benefit from a higher income and maintain your financial independence.



The amounts indicated represent the monthly payments net of the administration fees for a non-joint life annuity obtained on an initial deposit of \$100,000 from a non-registered plan. The annuity is guaranteed for 10 years. The holder is a man aged 60. In the case of the adapted life annuity, technically called a substandard risk annuity, he is suffering from a critical illness.

This example is not a guarantee of the payment amount. The payments are based on numerous factors, including interest rates, age and health of the annuitant and the annuity options chosen, which are evaluated when the contract is issued. If interested, please contact your representative for an analysis of your specific situation.



Why Choose an Annuity?

To get a **customized solution** that lets you:

- ✓ **have stability** through a decent income;
- ✓ **have peace of mind** about meeting your obligations;
- ✓ concentrate on the most important thing for you, ***your recovery.***

Growth

RRSPs – Investment funds –
Shares – Real estate

Stability

Annuities – GICs – Savings bonds –
Term deposits

Protection

Cash assets – Life insurance –
Money market

***Life annuity:
no more financial
headaches!***

There's more!

The benefits you receive from a life annuity from Desjardins Financial Security are protected by CompCorp, up to \$24,000 per year per investor¹.

Lastly, one of the most attractive features of annuities from Desjardins Financial Security is their creditor protection. Since they are issued by an insurance company, life annuities are protected against creditors and civil liability claims².

¹ CompCorp protects the rights of Canadian annuity contract holders in the event that one of its member insurers is no longer able to meet its financial obligations.

² This is for your information only and does not constitute a legal opinion. The exemption from seizure rules can differ by province and can be very complex. Contracts are subject to seizure if it can be proven that the plan was set up to avoid paying off a debt or if the insured goes bankrupt within one year of designating a beneficiary. We recommend that you contact a lawyer or notary to review your specific situation.



You are Our Reason for Being!

Desjardins Financial Security (DFS) is the Desjardins Group's life and health insurance company on which **more than five millions Canadians** count each day for their financial security.

Our reason for being is to **help people deal with the unexpected and ensure their financial security**. As a client of Desjardins Financial Security, you benefit from a comprehensive and integrated offer of life and health insurance, retirement savings and annuity products.

Each year, DFS donates \$1 million to charitable organizations, foundations and events, mainly in the healthcare field.

A Tailor-made Solution for Your Financial Health!

For more information, contact your advisor
who will be pleased to assist you.



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