A Roadmap to Financial

Security

PRODUCT AND SERVICE OFFER



Solutions for individuals

Your clients want to protect what is most important to them, such as their loved ones, their health and their lifestyle, while being able to deal with life's unexpected events.

Whether your clients are planning for retirement, for a trip or to finance their children's education, we can meet each of their specific needs.

Desjardins Insurance offers one of the most comprehensive range of financial security products on the market.



As a leading provider of life and health insurance products and services, we can help prepare your clients for life's unforeseen events.

Critical illness

A wide range of living benefit solutions that pay a tax-free amount in the case of an unexpected critical illness:

- The only insurer in Canada to cover all types of cancers and exclusive cardiovascular procedures*
- 26 covered illnesses and conditions, including a comprehensive long-term care coverage
- Innovative solution for children offered until age 25
- Tax-efficient concept tailored to the needs of business owners

Life

A full range of coverage options to meet the needs of individuals, families and businesses:

- Term life insurance
- · Permanent life insurance
- Participating whole life insurance
- Universal life insurance
- · Extensive additional coverage options
- Multi-coverage discounts available when at least two eligible insurance products are purchased on the same policy

Hybrid

Flexible and affordable two-in-one life and health insurance solutions:

- Life with Critical Illness Advance: A combination of Life and Critical Illness protection that provides a lump-sum payment in case of a critical illness, with no waiting period required.
- Life with Long-term Care Advance: A combination of Life and Long-term Care protection allowing your clients to benefit from an additional revenue if they need daily care.

Disability and health

Similar to a group insurance plan allowing your clients to reimburse medical expenses and replace income in the event of a disability:

- SOLO™ Disability Income
- SOLO™ Essential Disability Income
- SOLO™ Loan Insurance
- SOLO™ Healthcare

Suitable for:

- · Self-employed individuals
- · Agricultural producers
- Employees without a group plan
- · Business owners
- · Clients with debt obligations

Webi.ca

A website designed especially for representatives:

- Quick and secure access to your clients' portfolios
- Your source for the sales material and latest developments at Desjardins Insurance

Your marketing and sales support teams will help you find the right solution for your clients.

marketingcomm@dfs.ca

1-844-236-4054

^{*} As of February 2018. For some cancers, a partial benefit of 30%, 15% or 1% will be paid, depending on the severity of the diagnosis.

We really listen. That's how we're able to develop products like Helios2[™] and Guarantee Advantage[®] that offer growth and protection.

Market-linked term investments

Guarantee Advantage is a term investment whose returns are tied to a basket of securities in targeted or diversified activity sectors. It offers a guaranteed minimum return, and the principal is guaranteed at maturity and death.

- · 100% Death Benefit
- No management fees
- Eligible for registered savings plans, including TFSAs

Guaranteed investment funds

Helios2 is a guaranteed investment funds Contract that offers four different Guarantees as well as a selection of Funds, including five Investment Solutions and four Responsible Investment Portfolios to meet your clients' needs.

Helios2 - 75/75

Protect your clients' investments. Guaranteed investment funds offer the same growth potential as mutual funds, but with a safety net.

Helios2 - 75/100 i

Protect your clients' estates. A protection against inflation so your clients can leave the bulk of their estate to their loved ones. **Unique in Canada!**

Helios2 - 100/100 i

Comprehensive and unique protection for your clients. Help them plan for the future they want—no compromise, no risk.

Helios2 - 75/100 GLWB

Protect your clients' retirement income. Help them keep doing what they love in retirement!

Contact our sales and business development team:

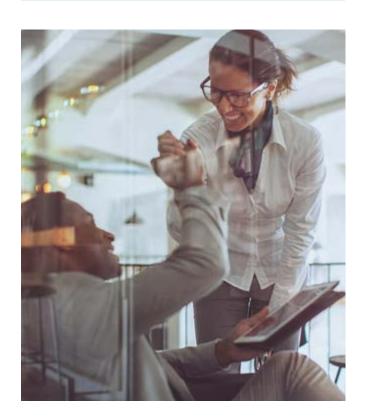
Contact information available on webi.ca > Investments > Sales and Business Development

The Contract and Information Folder contains important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. Please note that our defined terms can be found in the Glossary of the Contract and Information Folder. Please read it carefully before investing.

DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

Helios2, DFS Guaranteed Investment Funds and Guarantee Advantage are trademarks owned by Desjardins Financial Security Life Assurance Company.

To learn more about Helios2 and its features, visit **webi.ca/Helios2Contract**, where you will also find simulators and podcasts from our Fund managers.

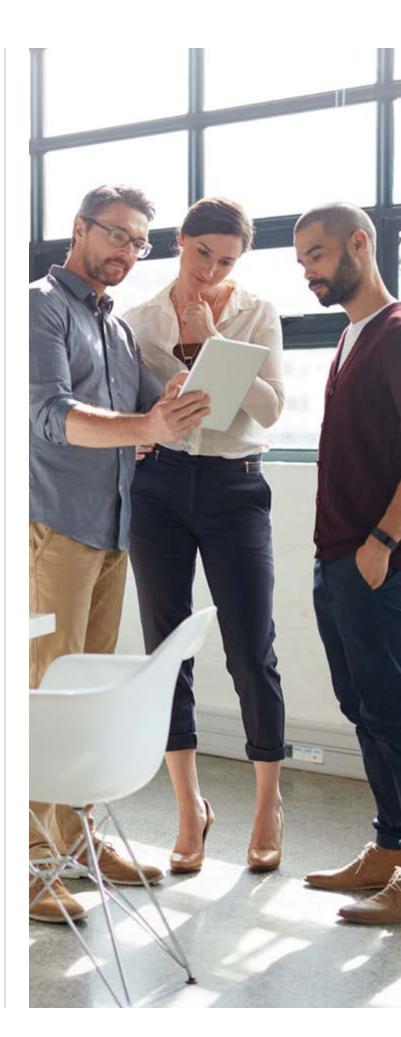


Solutions for businesses

Your clients want to help employees with their health and financial wellness goals to reduce absenteeism, retain their workforce and meet their business goals.

Our integrated group plan solutions meet the needs of the most demanding clients, and offer employees a unique experience based on the close connection between personal health and financial wellness.

Let's work together on what really matters to your clients.



Strengthen your client relationships with a holistic approach to financial wellness

We are focused on making your relationship with your clients a strong one. By working in their best interests, we work in yours. We know your clients count on you to deliver a provider who is as committed to the well-being of their employees as they are. That's why our comprehensive financial wellness program is designed to address all life stages. Your clients can count on turnkey solutions that ensure their employees are empowered to achieve and sustain financial wellness during their working years and throughout retirement.

We simplify plan sponsor responsibilities

Support from our experts

- · Dedicated proactive implementation team
- · Clear, accessible and effective communication
- Seamless transition

User-friendly online tools

- Intuitive site featuring important plan and industry news and information
- Easily accessible reports that simplify plan administration and monitoring

Turnkey investment solutions

 Lifecycle Paths based on employees' investor profiles and investment horizons to help them reach their retirement goals

We make the plan member experience a priority

Cutting-edge web technology

- Our easy-to-use digital experience is designed with self-service features to help plan members invest in their financial wellness.
- Our industry-leading financial wellness platform presents interactive content on health and finance and promotes healthy habits.
- Personalized videos that showcase
 Penny, a friendly guide who helps steer
 plan members toward financial wellness.





Innovation to help plan members reach their goals

 On Target Retirement® goal tracker helps plan members set and then reach their financial objectives

Our products

We offer two full range of group savings plans.

Retirement savings plans

RRSP • DPSP • DCPP • SPP* • IPP • VRSP*
Non-registered plans • Employee stock purchase plans

Retirement income plans

RRIF · LIF · LIRA · Single premium annuities

We're known for our expertise and dedicated staff. We will listen to your clients and adapt to meet their changing needs.

* SPP and VRSP offered in Quebec only

FOR MORE INFORMATION

To know which plan will best meet your clients' needs, contact us at **smecenter@dfs.ca** or visit our website.

To keep up with our latest news, sign up for our essential newsletter at **essentialgrs.ca**.

An approach to health and wellness that's in your best interests



We believe group benefits should be both empathetic and affordable. We look beyond treatments, seeking to help your organization achieve long-term wellness. This holistic approach to wellness isn't just a philosophy; it's a proven strategy for preventing illness and disability in the first place.

Plans and benefits

We offer your clients a full range of group insurance products and services that number among the best in the industry.

Organizations with fewer than 50 employees

Our PerformPlus solution is ideal for small to mediumsized businesses that want to offer employees an insurance plan that's comparable to those offered by large organizations.

Organizations with 50 or more employees

Our standard, modular, flexible or made-to-measure plans are ideal for larger companies looking to offer employees an effective and adaptable insurance solution.



Insurance benefits

Life • Healthcare • Vision care • Drugs
Dental care • Critical illness • Disability
Convalescent care • Accidental death
and dismemberment • Travel

Administrative tools

Your clients have access to our intuitive online administration platform where they

can perform all the tasks required to administer their plans, including accessing reports and statements.

Cost control measures

Our approach combines smart plan design, proactive disability management and innovative drug insurance products:

- · Active pharmacy service
- · Drug-cost simulator
- Electronic prescriber
- · Patient support program

Health and wellness

We offer numerous solutions for organizations that want to encourage employees to adopt healthy lifestyle habits:

- Health is Cool 360° platform and Health PACT
- Employee Assistance Program 360° and Epsylio
- · Health evaluation questionnaire

Plan member services

Plan members have access to a transactional site and a mobile app that lets them submit claims online and manage their plan anywhere, anytime.

To find out more about our group insurance solutions, please contact your Desjardins Insurance account executive or visit our website.



Choose Desjardins Insurance

Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security.

Choose Desigradins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

desjardinslifeinsurance.com | desjardins.com



- ™ Trademark owned by Desjardins Financial Security Life Assurance Company.
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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

