COMPLEMENT TO THE CCQ COVERAGE

for workers with MÉDIC Construction insurance

Nouveau Client1

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Life and He[illegible]ance Advisor

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SOLO DISABILITY INCOME: PROTECT YOUR INCOME

Desjardins Insurance
Life • Health • Retirement

Want to top up the disability insurance coverage you already have with your **MÉDIC Construction** plan? That's what **SOLO Disability Income** is for.
If you're unable to work due to an accident or illness, this coverage replaces part of your income. That way, you can focus on getting better knowing that your day-to-day expenses are covered.

In the event of disability:

- You'll receive a **tax-free monthly amount**[1] during the benefit period you select.
- While you're receiving these benefits, **you won't have to pay any SOLO premiums**.

Choose flexible, competitive coverage

These advantages can make all the difference:

- **Receive benefits starting on day 1** if you are hospitalized or have day surgery (if you have chosen a waiting period of 90 days or less)
- Choose your benefit period: **2 years, 5 years** or **up to age 65**
- During the first 36 months, your monthly amount is guaranteed up to **1 200 $**
- Add partial disability coverage and receive **50% of your monthly amount** if you're able to work part-time or gradually return to work
- With the optional "Regular Occupation Period Extender" coverage, after 24 months, your total disability continues to be recognized if you are still unable to perform the main duties of your current occupation.

Select options to personalize your coverage

Because your needs are unique, you can choose to add additional coverage for:

- Cost of living
- Partial Disability
- Residual Disability
- Return of Premiums on Cancellation
- Future Insurability Option
- Regular Occupation Period Extender

Get assistance services included

When you take out disability insurance with Desjardins Insurance, you get access to these free services:[2]

Medical Experts service
For you and your loved ones (spouse, children, parents, in-laws and siblings):

- Get a **second medical opinion** on a diagnosis, treatment, surgery or any type of medical condition
- Get access to a search service for specialists in Canada based on your geographic preference
- Use a health services directory to get a list of specialists based outside of Canada for medical treatment or surgery

24/7 phone assistance
Get advice from nurses on a variety of health topics, whether you're in good health or not.

1. SOLO Disability Income benefits are not taxable if you, as the insured person, pay the premiums for your contract. However, your MÉDIC Construction and Employment Insurance benefits are taxable.
2. These services are not a contractual obligation for Desjardins Insurance and may be changed or cancelled without notice.

DATA FOR THE SOLO DISABILITY INCOME SOLUTION

Informations

Advisor’s name:	Claudia Pilon
Product:	Disability insurance
Coverage:	SOLO Disability Income – Term to 65

MÉDIC Construction Plan (CCQ)

Base hourly wage:	35,00 $
Basic Plan:	A
Supplementary Plan:	J (Carpenters-joiners)
Disability Insurance Benefits:[2]	AJ
Short-term (weekly) benefits:	650 $
Long-term (monthly) benefits:	2 050 $

Insured person

Name:	Nouveau Client1
Date of birth:	26 January 1991
Age:	35
Sex:	Male
Rate:	Preferred / Non-smoker
Combined income tax rate:	30,00 %
Eligibility for EI:	Yes
Gross annual earnings eligible for SOLO:[1]	75 000 $

SOLO Disability Income

Occupation class:	A
Benefit period:	Up to age 65
Premium structure:	T65
Premium frequency:	Monthly

Some non-exhaustive details on disability benefits under the MÉDIC Construction plan[3]:

Short-term benefits: Insured persons are not entitled to benefits for any period during which they are eligible for benefits under the *Employment Insurance Act* or any other similar law or regulation. These short-term benefits are therefore payable after Employment Insurance benefits, up to the 52nd week after the onset of disability, as long as the person remains disabled and under age 65. Employees who do not receive Employment Insurance sickness benefits because they did not hold insurable employment (for example, an employer) are not entitled to short-term benefits for the first 27 weeks following the onset of disability.

Long-term benefits: Starting at the 53rd week of disability. Employees must be under age 60 at the onset of disability. Monthly benefits end as soon as one of the following situations occurs: the employee is no longer considered totally disabled by MÉDIC Construction; the employee reaches age 60 and was under age 58 at the onset of their total disability; the employee was age 58 or 59 at the onset of disability and the payment corresponding to the 24th month of the disability period was made. To be eligible for long-term benefits, the employee must have accumulated 6,000 or more hours worked under the pension plan.

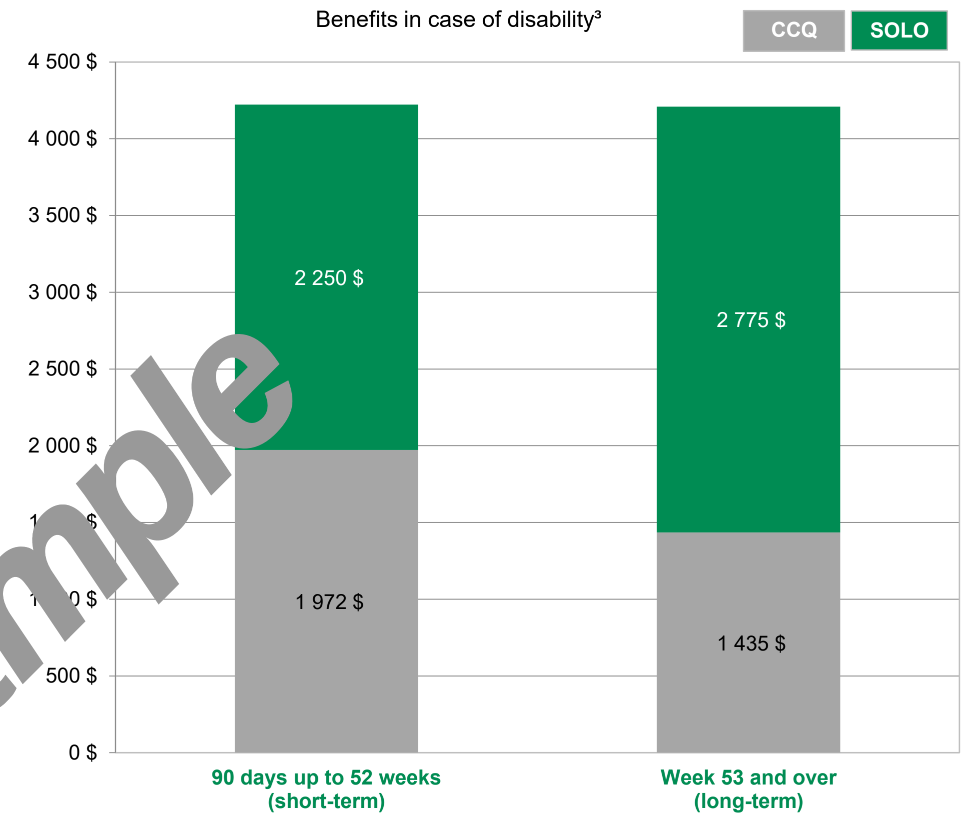
For more information, visit the Commission de la construction du Québec website.

1. The insurable income under SOLO Disability Income insurance is defined in section 1.18 of the *Advisor Guide* .
2. The amounts shown are the benefits established for the period from January 1st to December 31st 2026 and are based on the plan you selected, namely Plan A, B, or C. They apply to all workers who accumulated a minimum of 6,000 hours of service under the pension plan prior to the onset of disability. Source: Commission de la construction du Québec, January 2026. www.ccq.org/en/avantages-sociaux/medic-construction/assurances-salaire-credits-maintien
3. Source: Commission de la construction du Québec, January 2026. www.ccq.org/en/avantages-sociaux/medic-construction/assurances-salaire-credits-maintien

SOLUTION 1 : SOLO DISABILITY INCOME

MÉDIC Construction Plan (CCQ)			
Estimated monthly after-tax benefits		Base hourly wage	CCQ coordination of benefits limit[2]
Short-term	Long-term		
1 972 $[1]	**1 435 $**	**35,00 $**	**4 853 $**

SOLO Disability Income		
Waiting period	Maximum monthly benefit	Chosen monthly benefit
90 days	2 250 $	2 250 $
365 days	525 $	525 $
Total		**[illegible]775 $**
To obtain the premium amount, please refer to the illustration.		



Net Monthly Benefits	**4 222 $**	**4 210 $**

1. Short-term insurance benefits are payable only once the employee has received all Employment Insurance benefits to which they are entitled. Only the one-week waiting period may be payable, depending on the analysis of the file.
Source: MEDIC Construction, Information Bulletin, January 2026

2. For more information, please refer to sections 63 and 65 of the Règlement sur les régimes complémentaires d'avantages sociaux dans l'industrie de la construction

3. For clarity purposes, the chart shows only the benefits payable starting at the end of the waiting period under Solo Disability Insurance. Employment Insurance benefits may, however, be paid prior to that date. For more information, please visit the Commission de la construction du Québec website at https://www.ccq.org/en/avantages-sociaux/medic-construction/assurances-salaire-credits-maintien

SOLUTION 2: SOLO LOAN INSURANCE

Desjardins Insurance
Life • Health • Retirement

Safeguard your financial stability in case of disability

For your peace of mind, consider combining SOLO Disability Income with SOLO Loan insurance. This complementary solution can help you meet your financial obligations, even if you become disabled.

What is SOLO Loan Insurance?

It's a monthly insurance policy designed to cover your eligible recurring loan and rent payments.

Why choose SOLO Loan Insurance?

1. **A single contract for personal or business loans**
   Covers all of your eligible loans and rent payments, meaning you don't have to take out several policies.
2. **The insured person remains independent of their creditors**
   - You own your contract, even if you change financial institutions.
   - Benefits are paid directly to you, not to your creditors.
3. **Customized coverage**
   Choose the monthly benefit amount, term, waiting period and any additional coverage based on your needs.
4. **Adjustable coverage**
   The coverage applies to all of your eligible financial commitments, even if your debt situation changes over time.
5. **Full payment of benefits**
   As long as you provide proof that your loans are eligible, you'll receive the full insured amounts because they aren't subject to benefits integration or coordination.

Financial commitments covered

- Mortgage and equity line of credit (including multi-unit properties)
- Line of credit
- Long-term loan or lease for a motor vehicle
- Leveraged investment loan
- Credit cards
- Personal, student or home renovation loans
- Commercial loans
- Eligible rent payments (principal residence)
- Any other fixed-term loan with regular payments

With SOLO Loan Insurance, you get to keep the upper hand over your finances, even if something unexpected happens.

DETAILS ABOUT MÉDIC CONSTRUCTION DISABILITY INCOME INSURANCE

Basic disability income insurance plan

Carpenters-joiners	A	B	C
Hours accumulated during the reference period	750	600	450

Taxable disability benefits

Short-term (weekly) benefits[1]

Less than 4,000 hours[2]	420 $	405 $	405 $
4,000 to less than 6,000 hours[2]	500 $	500 $	500 $
6,000 hours or more[2]	650 $	625 $	600 $

Long-term (monthly) benefits[3]

6,000 hours or more[4]	2 050 $	1 7[illegible]5 $	1 530 $

If the insured person has supplementary insurance, you can follow this link to view all the CCQ's disability insurance plans or consult the MÉDIC Construction bulletins.

Desjardins Insurance uses the table below to convert to a non-taxable monthly benefit amount

Total income	Factor
Less than 30 000 $	8[illegible] %
from 30 000 $ to 50 000 $	[illegible]0 %
from 50 001 $ to 100 000 $	70 %
100 001 $ or more	60 %

Follow this link to read the *Règlement sur les régimes complémentaires d'avantages sociaux dans l'industrie de la construction.*

To learn more about SOLO integration and coordination, refer to the contract clauses on Webi.

1. The first 52 weeks of disability. They cease to be payable as of the month following the month in which the insured person turns 65.
2. Hours worked accumulated in the pension plan before the disability started.
3. Ends no later than when the insured person turns 60.
4. Hours worked accumulated in the pension plan before the 53rd week of disability.

IMPORTANT INFORMATION

This document is for information purposes only. It is not part of an insurance contract, and it does not constitute an offer of insurance, a contract or a legal or tax opinion.

The projections provided:

- Show the possible benefits under the MÉDIC Construction plan and SOLO Disability Income coverage
- Do not include any additional coverage options you may choose to add
- Are based on the information you've provided
  - Any inaccuracies, no matter how minor, may affect the results
  - Actual amounts may vary if there are any changes to the rules for the plan, the rules for Employment Insurance or your situation

The advantages presented in the concept illustration are based on a set of assumptions that will inevitably change over time. No guarantee can be made regarding the applicability of the assumptions used.

This report does not guarantee that the insurance amount applied for will be approved. The proposed insured must meet medical and financial requirements and be eligible once the application is submitted.

Information on the MÉDIC Construction insurance plan was sourced from the Commission de la construction du Québec website. For information about your specific situation, contact your group insurance plan administrator.

If you're eligible for Employment Insurance, you could receive [illegible] weeks of benefits in the event of disability.

[To find out more about your eligibility, see this news release or contact the Government of Canada.]