

Business insurability coverage

HOW DO YOU DECIDE WHEN YOU NEED MORE LIFE INSURANCE? THAT'S YOUR BUSINESS!

Often business owners determine their life insurance needs based on the current state of their company. In other words, they choose a benefit level appropriate for the impact their death would have shortly after initiating the coverage. The reality is, as your business grows, the value of your business will almost certainly increase significantly.

Ideal for owners of growing businesses

Business Insurability coverage for business-owned life insurance provides tax efficient financial risk management that grows as your business grows. It's a guaranteed option today to buy hassle-free additional life insurance coverage based on the increased value of your share of the company over the next decade.

The Desjardins Insurance offer

In addition to the traditional uses for life insurance, the tax-free benefit paid in the event of the untimely death of an owner or shareholder could be used to mitigate the unique costs associated with a growing business:

- Pay the capital gains tax for the increased value of the company
- Fund a buy-sell agreement (likely a more complex transaction as the enterprise expands)
- Protect yourself for both temporary and long-term needs in the same plan
- Cover you and your business partners at the same time
- Tax-free cash to help the company replace a key person or employee
- Cover other financial consequences resulting from the death of the business owner

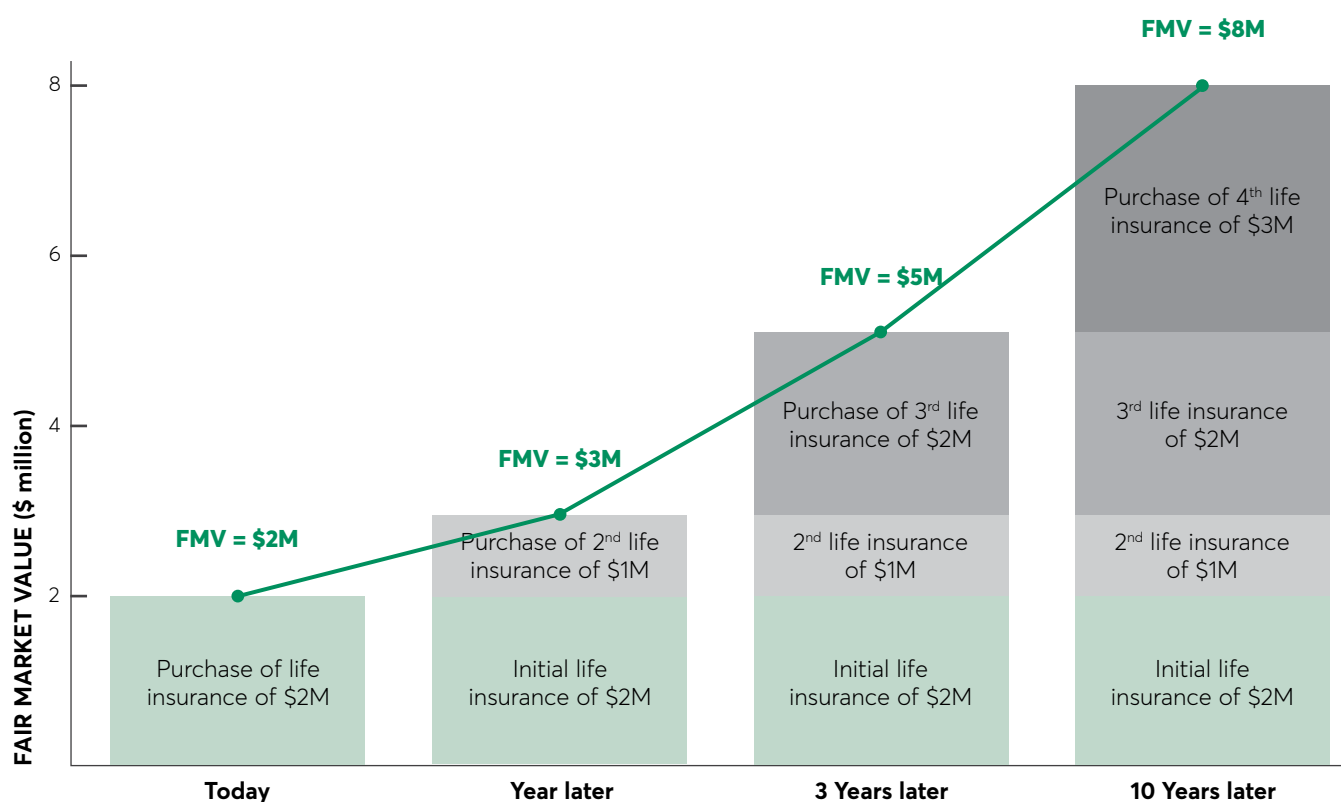


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How it works

At every anniversary date for the first 10 years of the life insurance policy, you have the option of increasing the life insurance amount based on the Fair Market Value (FMV) growth of your share of the business at the time.

- Up to three times the original amount with no new evidence of insurability
- Available on all life insurance coverages from Desjardins Insurance
- For those whose business has been operating for at least the last three consecutive years



You work hard to grow your business
–we can help you protect it.