FOR ADVISORS ONLY

REFERENCE

Permanent life insurance

FOR LIFETIME PROTECTION

With Desjardins Insurance's permanent life insurance solutions, your clients benefit from cash surrender values beginning at the end of the fifth year. Even if your client cancels their policy they could get all or some of their premiums back, depending on how long they've had their coverage. With a number of payment periods to choose from and guaranteed level premiums, Desjardins Insurance offers something for everyone!

Features

	WHOLE LIFE GUARANTEED					LIFE TERM TO 100
	10 Pay	**15 Pay**	**20 Pay**	**To 65**	**To 100**	
Issue age (nearest birthday)	0 to 75			0 to 49	0 to 80	0 to 75
End of coverage	Upon the insured's death					
Guaranteed premium period	10 years	15 years	20 years	To age 65	To age 100	
Coverage option	• Individual • Joint First-to-Die • Joint Last-to-Die • Joint Last-to-Die, Paid-Up First Death					
Insurance amount	$10,000 to $10,000,000*					$25,000 to $10,000,000*
Rate band	$10,000 to $24,999 $25,000 to $49,999 $50,000 to $99,999 $100,000 to $249,999 $250,000 to $499,999 $500,000 or more					$25,000 to $49,999 $50,000 to $99,999 $100,000 to $249,999 $250,000 to $499,999 $500,000 to $999,999 $1,000,000 or more
Supplemental coverage	• Term and permanent life insurance • Critical illness insurance					
Additional coverage	• Children's Life Protection • Disability Waiver of Premiums • Accidental Fracture • Children's Accidental Fracture • Accident • Business Insurability • Guaranteed Insurability • Accidental Death, Dismemberment or Loss of Use • Accidental Dismemberment or Loss of Use					
Critical Illness option	N/A	Yes	Yes	Yes	Yes	Yes
Long-term Care option	N/A	N/A	Yes	N/A	N/A	N/A

* This is the maximum amount the illustration software can illustrate—you can request a higher amount as a special quote.

Desjardins Insurance
Life • Health • Retirement

	WHOLE LIFE GUARANTEED					LIFE TERM TO 100
	10 Pay	15 Pay	20 Pay	To 65	To 100	
Annual policy fee	Basic coverage: $40 | Each additional coverage: $40					
Modal factor	Monthly: 0.09 | Semi-annually: 0.52					
Multi-Coverage Discount	It allows your clients to enjoy a reduced premium when they purchase a minimum of two eligible insurance coverages at the same time on the same policy.					
Automatic non-forfeiture option	Automatic premium loan in the event of non-payment					N/A
Guaranteed cash surrender value	Yes					N/A
Policy loan	Yes					N/A
Reduced paid-up insurance	Yes					N/A
Insurability option after first death	Yes, if *Joint First-to-Die* coverage included					
Eligible for conversion option	Yes					Yes (except from group insurance)
Complimentary assistance services	With your Desjardins Insurance coverage, you and your loved ones have access to our complimentary assistance services, based on your insurance coverage. You can use them when times are good, or when times are bad. 24/7 assistance is also available by phone. The assistance services are not a contractual obligation of Desjardins Insurance.					

See why permanent life insurance is the right solution for your clients' needs!

NEED	HOW PERMANENT LIFE INSURANCE CAN HELP
Estate protection	• Provides your loved ones with the funds they'll need to cover your taxes and other estate expenses. • Helps pay funeral costs and final expenses.
Estate growth	• Provides a lump-sum payment immediately upon death. • Grows the assets you want to leave behind.
Estate equalization	• Gives you an additional asset to ensure your estate is divided fairly.
Tax optimization	• Provides tax-sheltered growth.
Charitable giving	• Makes it easier to bequeath a large donation to a charitable organization (planned giving strategy).

200 Rue Des Commandeurs, Lévis QC G6V 6R2 / 1-866-647-5013

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