

Life with Critical Illness Advance

2-IN-1 COVERAGE

FOR ADVISORS ONLY

This product is designed for every clientele looking for permanent life insurance protection in the event of a critical illness.

By adding Critical Illness Advance to their life insurance, your client gets two permanent coverages under a single contract. An amount is payable in the event of either a critical illness or death, whichever occurs first.

How does it work?

Let's say your client has \$100,000 of life coverage and \$25,000 of Critical Illness Advance coverage:

- If your client is not diagnosed with a covered critical illness, their beneficiaries will receive the full \$100,000 when your client dies.
- If your client is diagnosed with one of the covered illnesses, they will receive \$25,000, no survival period required. When your client dies, the balance of the life insurance amount (\$75,000) will be paid to their beneficiaries.

Features

5 COVERAGE CHOICES	WHOLE LIFE GUARANTEED				LIFE TERM TO 100	+	CRITICAL ILLNESS ADVANCE
	15 Pay	20 Pay	To 65	To 100			
Issue ages (nearest birthday)	18 to 65						
Insurance amount	• Life insurance: \$10,000* to \$10,000,000 • Critical Illness Advance: \$10,000 to \$4,000,000** • The critical illness advance insurance amount must not exceed the life insurance coverage amount.						
Amounts payable	• In the event of a covered illness, the critical illness amount will be paid to the insured. • At death, the beneficiaries will receive the life insurance amount less any critical illness benefit already paid.						
Coverage duration	Lifetime						
Payment period	Same as the associated life insurance coverage.						
Covered illnesses and conditions including long-term care	• 26 critical illnesses • All cancers: - 100% of the CI advance insurance amount is paid for life-threatening cancers. - 30% advance is paid for ablation surgeries (max. of \$100,000). - 15% advance is paid for early-stage cancers (max. of \$50,000). - 15% minor cardiovascular conditions and procedures (max. of \$50,000). - 1% advance is paid for all other cancers not listed in contract (max. of \$5,000). • An advance is paid for more than 16 less severe diagnostics and treatments. • Long-term care coverage: - 100% of the CI advance insurance amount is paid for a permanent loss of independence. - 15% advance is paid for a temporary loss of independence (max. of \$25,000).						

* The minimum life insurance amount is \$25,000 for term to 100.

** The maximum amount the illustration software can illustrate is \$3,000,000.
Contact Desjardins Insurance for a higher amount, up to \$4,000,000.

5 COVERAGE CHOICES	WHOLE LIFE GUARANTEED				LIFE TERM TO 100	+	CRITICAL ILLNESS ADVANCE
	15 Pay	20 Pay	To 65	To 100			
Coverage option	Individual only						
End of coverage	Life insurance: • Upon cancellation of the life insurance contract • Upon the insured's death • Upon payment of a critical illness benefit, if it is 100% of the life insurance amount					Critical Illness Advance: • Upon cancellation of the Critical Illness Advance contract • Upon cancellation of the life insurance contract • Upon the insured's death • Upon payment of a critical illness benefit	
Additional coverage	• Accidental Death, Dismemberment or Loss of Use • Accidental Dismemberment or Loss of Use • Accidental Fracture • Children's Accidental Fracture • Accident					• Disability Waiver of Premiums • Children's Life Protection • Business Insurability Coverage • Guaranteed Insurability	
Out-of-country diagnosis	If a critical illness is diagnosed in a country other than Canada or the United States, a critical illness benefit will be paid if all the required medical documentation is made available to Desjardins Insurance and if all the defined conditions are met.						

What are the advantages of the Desjardins Insurance offer?

- 1 This insurance covers a large number of cardiovascular procedures and partially or fully covers all cancers.¹
If your client asks if they will be covered in the event of a cancer diagnosis, the answer will be "Yes".²
- 2 With the Desjardins Insurance coverage, the insured and their loved ones have access to our complimentary assistance services, based on their insurance coverage. They 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.

¹ As at February 2021.

² For some cancers, a partial benefit of 30%, 15% or 1% will be paid, depending on the severity of the diagnosis. Some conditions and exclusions may apply. For more information, please ask your advisor or check your insurance contract clauses.

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