

Participating Life Insurance

OPTIMIZE ESTATE PLANNING

FOR ADVISORS ONLY

A participating life insurance policy provides permanent coverage while also granting annual dividends over and above the basic coverage amount. With two different products to choose from, Estate Enhancer or Accelerated Growth, a Desjardins participating life policy can help your clients pursue their personal financial goals at the pace they want. Coverage options are flexible: your clients can choose to use their dividends to increase their coverage, lower the cost of their annual premium or receive cash payments.

Features

	PARTICIPATING WHOLE LIFE INSURANCE			
	ESTATE ENHANCER		ACCELERATED GROWTH	
	20 Pay	To 100	20 Pay	To 100
Dividend scale	Higher dividends paid in the long term		Higher dividends paid in the medium term	
Dividend option	<ul style="list-style-type: none"> • Paid-Up Additions (PUAs) • Enhanced Insurance (T1+PUA: guaranteed 10 years or for life) 		<ul style="list-style-type: none"> • Annual Premium Reduction • Cash Payment • Dividends on Deposit 	
Issue age (nearest birthday)	0 to 75	0 to 80	0 to 75	0 to 80
End of coverage	Upon the insured's death			
Guaranteed premium period	20 years	To age 100	20 years	To age 100
Coverage option	<ul style="list-style-type: none"> • Individual • Joint first-to-die 		<ul style="list-style-type: none"> • Joint last-to-die • Joint last-to-die, paid-up first death 	
Insurance amount	\$10,000 to \$10,000,000		\$100,000 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 to \$999,999 \$1,000,000 or more		\$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000 or more	



Quick tip

The **Paid-Up Additions dividend** option is the best strategy for estate optimization over the long term. Cash surrender values can also increase over time.

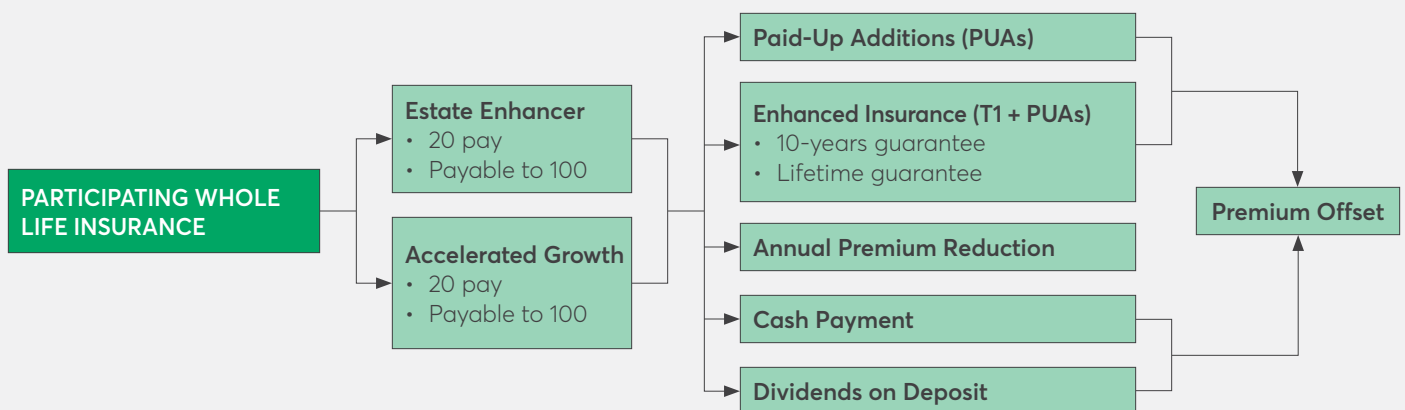


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	PARTICIPATING WHOLE LIFE INSURANCE			
	ESTATE ENHANCER		ACCELERATED GROWTH	
	20 Pay	To 100	20 Pay	To 100
Additional coverage	<ul style="list-style-type: none"> Guaranteed Insurability Children's Life Protection Disability Waiver of Premiums Accidental Fracture Business Insurability 		<ul style="list-style-type: none"> Accidental Dismemberment or Loss of Use Accidental Death, Dismemberment or Loss of Use Children's Accidental Fracture Accident 	
Annual policy fee	\$40/year or \$3.60/month			
Modal factor	Monthly: 0.09 Semi-annually: 0.52			
Premium offset	Available with all dividend options EXCEPT the Annual Premium Reduction. Non-contractual.			
Cash surrender value	<ul style="list-style-type: none"> Guaranteed on the basic coverage amount Available but not guaranteed on coverage bought with Paid-Up Additions (PUAs) 			
Reduced paid-up insurance	Guaranteed on the basic coverage amount			
Automatic non-forfeiture option	Automatic premium loan in the event of non-payment			
Policy loan	Yes			
Eligibility of conversion	Yes,* with the following options only: <ul style="list-style-type: none"> Annual Premium Reduction Cash Payment Dividends on Deposit * Except from group insurance			
Insurability option after first death	Yes, if joint first-to-die coverage is included			
Tax treatment	Contract values accumulate tax-free under the <i>Income Tax Act</i> (Canada). A life insurance benefit paid upon the insured's death is not taxable. A policy loan or surrender (whole or partial) can generate taxable gain. Dividends paid in cash or on deposit become taxable when the dividend amount exceeds the contract's adjusted cost basis (ACB). However, any dividends used immediately after being credited to pay a premium under the contract (including Paid-Up Additions, Enhanced Insurance and Annual Premium Reduction) or to repay a contract loan, pursuant to the terms and conditions of the contract, are not taxable.			

Participating life insurance: The ideal choice for clients seeking to secure the financial future of their loved ones, supplement their retirement income, or finance a mid to long-term business venture.



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



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