

COVERAGE SUMMARY

Policyowner(s):

Client Quote

	Rate	Coverage Amount	Initial Monthly Premium
Client Quote			
(Male, 40 years old, 1984/09/10)			
Life Term 20	Regular (S) / R2	\$100,000	\$34.56
			\$34.56
		TOTAL INITIAL MONTHLY PREMIUM	\$34.56

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

COVERAGE DESCRIPTION

Life Term 20

Your **Life Term 20** coverage is **guaranteed**, simple and affordable insurance. It is renewable every 20 years until the insured person reaches age 85, at which time the coverage ends.

Upon the insured person's death, we pay the insurance amount you have selected.

PREMIUMS

Your coverage's premiums increase every 20 years, but remain the same for the duration of each 20-year term. The premiums associated with each of these terms are indicated in your contract.

CONVERSION OPTION

The Conversion Option allows you to replace your individual **term** life coverage with an eligible individual **permanent** life coverage. You do not have to provide new evidence of insurability for the insured person, but they must be under age 70.

You will then get coverage that has lifetime fixed premiums and that ends when the insured person dies.

EXCHANGE OPTION

During the first 5 coverage years, you can exchange your **Life Term 20** coverage for another eligible individual term life coverage. You can only exercise the Exchange Option once. You do not have to provide new evidence of insurability for the insured person, but they must be under age 50.

You will then get individual term life coverage that has a longer renewal period, namely **Life Term 25** or **Life Term 30**.

ASSOCIATION OPTION

The Association Option allows you to replace your **individual** term life insurance with **joint last-to-die permanent** life insurance to cover a second person. You do not have to provide new evidence of insurability for the insured person, but they must be under age 70. However, evidence of insurability may be required for the second person.

EXCLUSION FOR SUICIDE

We will not pay any amount if the insured person's death is due to suicide and it occurs **within 2 years** of the coverage effective date or the coverage reinstatement date.

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COVERAGE DESCRIPTION (Continued)

COMPLIMENTARY ASSISTANCE SERVICES

Once you have your contract, you'll have access to **complimentary assistance services** to help you with health and daily life matters. All of the services we offer are identified below and vary by coverage.



24/7 Phone assistance

This service allows you to call anytime to get answers from a nurse about various health-related matters. For instance, you could ask about a medical condition, learn more about the side effects of a medication or get information on how to cope with a disability or critical illness.



Second medical opinion

If you have any doubts about a diagnosis, treatment plan or surgical procedure, for example, you and your family can use this service to speak to world-renowned specialists who'll be able to answer your questions and help you make informed decisions about your health.



Psychological assistance

In the event of a critical illness or loss of independence, this service puts you in touch with specialists who are there to listen and help you get through your difficult circumstances.



24/7 Travel assistance

You can use this help line anytime to get useful information and recommendations on preventive measures to think about before a trip **OR** to obtain immediate assistance in case of a medical emergency while you're abroad or outside of your province.



Autonomy assistance

In the event of a loss of independence, you can use this service to obtain assistance from a nurse who can coordinate a range of non-medical home services to make life easier for you or your caregivers.



Home assistance

This service puts you in touch with qualified professionals who can do non-emergency manual work, handle urgent problems or give advice on renovations, maintenance work or a property purchase. Please note that you'll be responsible if any costs are incurred.

These assistance services are not a contractual obligation of Desjardins Insurance. Desjardins Insurance can therefore stop offering them at any time, without notice.

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COVERAGE DESCRIPTION (Continued)

COMPLIMENTARY ASSISTANCE SERVICES (continued)

Which assistance services are you entitled to?

See the table below to learn more about the assistance services that come with each type of coverage.

How do you access these services?

You can access these services by referring to the information sheets provided with your contract.

YOUR COVERAGE

YOUR COMPLIMENTARY ASSISTANCE SERVICES

LIFE INSURANCE

Term Life
Permanent Life



DISABILITY INSURANCE

SOLO Disability Income
SOLO Loan Insurance
SOLO Essential Disability Income



HEALTHCARE INSURANCE

SOLO Healthcare



CRITICAL ILLNESS INSURANCE

Health Priorities



HYBRID INSURANCE – HEALTH

Life insurance with Critical Illness Advance



HYBRID INSURANCE – LONG-TERM CARE

Life insurance with Long-Term Care Advance



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FINANCIAL PROJECTIONS

Insured(s):
Client Quote

Issue Date: September 10, 2024

Life Term 20

End of Year	Age	Life Insurance Amount	Total Premium	Cumulative Premiums
1	41	\$100,000	\$414.72	\$414.72
2	42	\$100,000	\$414.72	\$829.44
3	43	\$100,000	\$414.72	\$1,244.16
4	44	\$100,000	\$414.72	\$1,658.88
5	45	\$100,000	\$414.72	\$2,073.60
6	46	\$100,000	\$414.72	\$2,488.32
7	47	\$100,000	\$414.72	\$2,903.04
8	48	\$100,000	\$414.72	\$3,317.76
9	49	\$100,000	\$414.72	\$3,732.48
10	50	\$100,000	\$414.72	\$4,147.20
11	51	\$100,000	\$414.72	\$4,561.92
12	52	\$100,000	\$414.72	\$4,976.64
13	53	\$100,000	\$414.72	\$5,391.36
14	54	\$100,000	\$414.72	\$5,806.08
15	55	\$100,000	\$414.72	\$6,220.80
16	56	\$100,000	\$414.72	\$6,635.52
17	57	\$100,000	\$414.72	\$7,050.24
18	58	\$100,000	\$414.72	\$7,464.96
19	59	\$100,000	\$414.72	\$7,879.68
20	60	\$100,000	\$414.72	\$8,294.40
21	61	\$100,000	\$4,180.68	\$12,475.08
22	62	\$100,000	\$4,180.68	\$16,655.76
23	63	\$100,000	\$4,180.68	\$20,836.44
24	64	\$100,000	\$4,180.68	\$25,017.12
25	65	\$100,000	\$4,180.68	\$29,197.80
26	66	\$100,000	\$4,180.68	\$33,378.48
27	67	\$100,000	\$4,180.68	\$37,559.16
28	68	\$100,000	\$4,180.68	\$41,739.84
29	69	\$100,000	\$4,180.68	\$45,920.52
30	70	\$100,000	\$4,180.68	\$50,101.20

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FINANCIAL PROJECTIONS (Continued)

End of Year	Age	Life Insurance Amount	Total Premium	Cumulative Premiums
31	71	\$100,000	\$4,180.68	\$54,281.88
32	72	\$100,000	\$4,180.68	\$58,462.56
33	73	\$100,000	\$4,180.68	\$62,643.24
34	74	\$100,000	\$4,180.68	\$66,823.92
35	75	\$100,000	\$4,180.68	\$71,004.60
36	76	\$100,000	\$4,180.68	\$75,185.28
37	77	\$100,000	\$4,180.68	\$79,365.96
38	78	\$100,000	\$4,180.68	\$83,546.64
39	79	\$100,000	\$4,180.68	\$87,727.32
40	80	\$100,000	\$4,180.68	\$91,908.00
41	81	\$100,000	\$15,182.64	\$107,090.64
42	82	\$100,000	\$15,182.64	\$122,273.28
43	83	\$100,000	\$15,182.64	\$137,455.92
44	84	\$100,000	\$15,182.64	\$152,638.56
45	85	\$100,000	\$15,182.64	\$167,821.20

Premiums of each policy year are payable at the beginning of the chosen payment frequency. Other values indicated in the table apply at the end of each policy year.

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HEAD OFFICE COPY AND UNDERWRITING REQUIREMENTS

Network: Public

Policyowner(s):

Client Quote

Insured(s):

Client Quote (1984/09/10)

PAYMENT FREQUENCY:

Monthly

PREMIUM:

\$34.56

Coverage Details	Date	Coverage Amount	Annual Initial Premium	Monthly Initial Premium	Insured(s)	Sex	Age	Rate
Life T20 (LT20I-B)	2024/09/10	\$100,000	\$384.00	\$34.56	Client Quote	M	40	Regular / R2

UNDERWRITING REQUIREMENTS

Client Quote:¹ Non-medical

¹ The insured person might be eligible for a point-of-sale decision.

This page is required with the application.

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