



WITH YOU EVERY STEP OF THE WAY

Desjardins Financial Security goes the extra mile by offering you more than just a cash benefit when you need it. We are also committed to being a part of your everyday life.

You can speak with our health care and legal professionals on the phone 24/7. They will be pleased to help you find the answers to your questions and guide you along the way.

Both in good times and in bad times, Desjardins Financial Security is there to offer you support and makes things easier for you.

A FINANCIAL SECURITY ADVISOR* IS RIGHT HERE AT YOUR CAISSE TO HELP YOU PROTECT WHAT'S MOST PRECIOUS TO YOU – **YOUR FAMILY AND YOUR ASSETS.**

Because an accident, illness or premature death can happen to anyone...

FIND OUT MORE!

* Employee of Desjardins Financial Security, Financial Services Firm.



AND WHAT DOES THE FUTURE HAVE IN STORE FOR YOU?

Starting today, protect your family and your assets by setting up an **APPOINTMENT** with a financial security advisor.

Contact your caisse!

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desjardins.com



Money working for people

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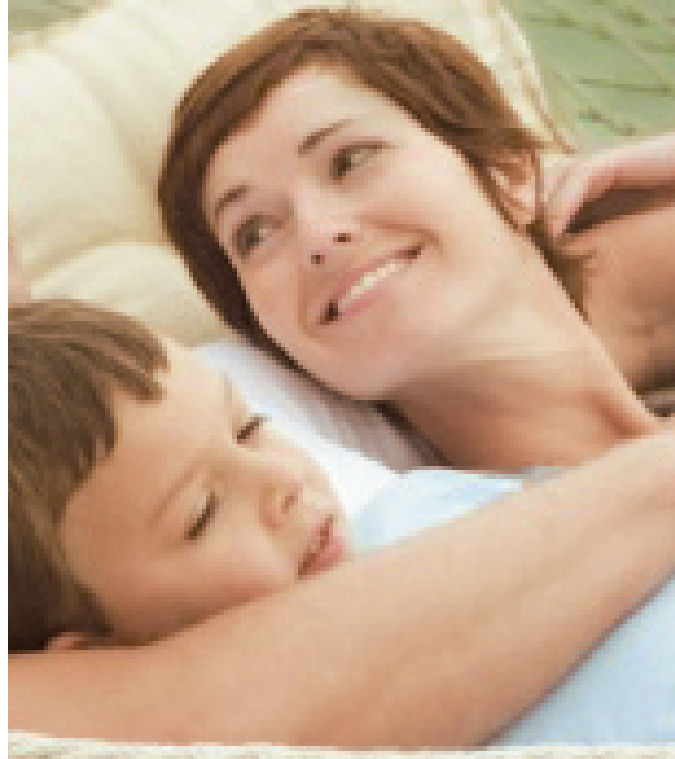
LIFE, DISABILITY AND HEALTH INSURANCE



Money working for people



Life, health, retirement



LIFE INSURANCE

MARIO ISN'T AWARE THAT HE'LL BE LEAVING A \$47,500 DEBT TO HIS ONLY DAUGHTER...

Under tax laws, an individual is deemed to have sold all his property immediately before death. As a result, all gains arising from this "deemed sale" are taxable, and taxes are payable by the estate.

MARIO OWNS...

A COTTAGE

Purchased in 1980	\$30,000
Current market value	\$120,000
Capital gain	\$90,000
Taxable value	\$45,000
Tax payable by the estate (marginal rate of 50%)	\$22,500

AN RRSP

Value	\$50,000
Tax payable by the estate (marginal rate of 50%)	\$25,000

How will Mario's daughter repay this debt? Will she need to:

- Sell the family cottage?
- Use the remainder of the RRSP to pay taxes on the "sale" of the cottage and only have \$2,500 left to pay the funeral expenses?

DON'T LET YOUR LOVED ONES INHERIT A DEBT!

Once the financial security advisor at your caisse has assessed your coverage needs, s/he will be able to suggest a life insurance amount that can be used to pay any taxes owing on your death.

DISABILITY INSURANCE

LOUIS ISN'T AWARE THAT HE WILL NO LONGER BE ABLE TO PROVIDE FOR HIS FAMILY...

As a self-employed worker, Louis is not eligible for employment insurance. Also, he's not covered by the CSST and he doesn't have access to a group insurance plan.

IF HE WERE TO BECOME ILL OR BE THE VICTIM OF AN ACCIDENT RESULTING IN DISABILITY...

How would he replace his income? Will he need to:

- Dip into his savings?
- Rely on his spouse's income?
- Cash in his RRSP?
- Use his Line of Credit?
- Borrow from his relatives?

DON'T BECOME DEBT-RIDDEN!

The financial security advisor at your caisse can provide you with information on the various types of disability coverage.



HEALTH INSURANCE

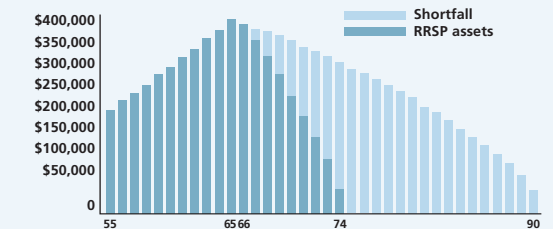
BRIDGET DOESN'T REALIZE THAT HER INVESTMENT SAVINGS WILL BE DEPLETED IN A FEW YEARS...

Her spouse suffered a stroke resulting in a loss of independence.

She has two choices:

1. Care for her spouse at home with the help of qualified individuals: **\$3,000 per month**
Caregiver: 3 hours/day X \$16.75/hr
Nurse: 1 hour/day X \$50/hr
2. Place her spouse in a private nursing home: **\$2,500 per month**

At this rate, Bridget will have used up all her savings within a few years...



Couple's RRSP at age 65: **\$400,000**.
Planned withdrawal of **\$2,000** a month during their retirement.
Unexpected extra withdrawal of **\$2,500** a month for care for Bridget's spouse.
RRSP is depleted by **age 74**.

The financial security advisor at your caisse will be able to suggest coverages that will enable you to receive:

- A non-taxable benefit in case of critical illness; or
- A non-taxable monthly benefit in case of loss of independence.

You can use these funds as you see fit!

LIFE INSURANCE

- To maintain your family's lifestyle
- To minimize taxes
- To protect your assets

DISABILITY INSURANCE

- To offset your loss of income
- To maintain your family's lifestyle
- To protect your business

HEALTH INSURANCE

- To offset the additional expenses related to critical illness
- To maintain your family's lifestyle
- To preserve your assets and investments

We'll take a look at Mario's, Louis' and Bridget's situations. And what if it was you?