

### If the insurance was offered to me in Quebec

#### 50+ Life Insurance Summary

This summary provides you with basic information about 50+ Life Insurance.

Click the icon to access the document:



#### Autorité des marchés financiers (AMF) fact sheet

The AMF fact sheet contains information about certain rights.

Click the icon to access the document:



#### 50+ Life Insurance Policy

This policy provides you with everything there is to know about 50+ Life Insurance.

Click the icon to access the document:



#### Notice of Rescission of an Insurance Contract

You can fill out this form and send it to us to end your coverage.

Click the icon to access the document:




### If the insurance was offered to me in another province or territory (except Quebec)

#### 50+ Life Insurance Policy

This policy provides you with everything there is to know about 50+ Life Insurance.

Click the icon to access the document:





# 50+ Life Insurance Summary

Individual insurance that pays an amount in case of death

## What's this summary for?

This summary provides you with basic information about 50+ Life Insurance so you can decide if this product is right for you.

To find out everything there is to know about the coverage, see the 50+ Life Insurance Policy we sent you with this summary. It's also available online at: [www.desjardins.com/50pluslife\\_insurance](http://www.desjardins.com/50pluslife_insurance).

### Insurer

**Desjardins Insurance**  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2

1-877-838-7617

### Distributor

**Fédération des Caisses Desjardins du Québec**  
100 Rue Des Commandeurs  
Lévis QC G6V 7N5

1-800-606-9528

Autorité des marchés financiers (AMF) client number: 2000379948

To look us up in the AMF's register of insurers, go to: [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

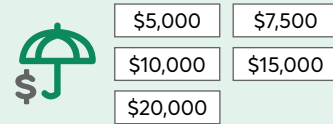


# 50+ Life Insurance at a glance

- 1 You must be aged **50 to 75 (inclusive)** when you buy the coverage.



- 2 You need to choose one of these **insurance amounts**:



- 3 In case of **natural death**, we pay the insurance amount selected.

## Natural death



- 4 In case of **accidental death** before age 85, we pay 5 times the insurance amount selected.

## Accidental death





# Table of contents

1. Conditions you need to meet to be covered.....	7
1.1 To be covered, you must be ... ..	7
1.2 You also have to answer some health questions.....	7
1.3 You need to provide accurate information.....	7
2. Insurance amounts.....	7
3. Coverage in case of natural death .....	7
3.1 What we pay.....	7
3.2 Limit that applies if you have 2 or more contracts.....	7
4. Coverage in case of accidental death before age 85 .....	8
4.1 What we pay.....	8
4.2 Exclusions.....	8
5. Suicide restriction .....	8
6. Who the benefit is paid to.....	8
6.1 Your beneficiary, if you've named one.....	8
6.2 If you haven't named a beneficiary.....	8
7. Increasing or reducing your insurance amount.....	9
8. Cost of your insurance .....	9
8.1 Your premium.....	9
8.2 We can change your premium at any time .....	9
9. If you want to end your coverage .....	9
9.1 What you need to do .....	9
9.2 What happens based on when you ask.....	10
10. Claims .....	10
10.1 How to submit a claim .....	10
10.2 When you have to submit your claim by .....	11
10.3 We'll process your claim within 30 days .....	11
10.4 If you disagree with our claim decision.....	11
11. If you're not satisfied.....	11
Appendix – 50+ Life Insurance premiums.....	12



## 1 Conditions you need to meet to be covered

### 1.1 To be covered, you must be ...

- Aged 50 to 75 (inclusive) when you buy your coverage, and
- A resident of Canada (that's someone who is legally authorized to reside in Canada and lives there at least 6 months a year)

### 1.2 You also have to answer some health questions

Before you can buy 50+ Life Insurance, we have to determine whether you're eligible for the insurance. That's why you need to answer some health questions.

### 1.3 You need to provide accurate information

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny a claim.

That said, after the first 2 years of coverage, we can no longer contest the accuracy of the information you've provided, except in case of fraud.

## 2 Insurance amounts

You need to choose one of these insurance amounts:

- \$5,000
- \$7,500
- \$10,000
- \$15,000
- \$20,000

You can buy more than one 50+ Life Insurance contract

But, the insurance amounts for all your 50+ Life Insurance contracts can't add up to more than \$20,000.

## 3 Coverage in case of natural death

### 3.1 What we pay

If you die from natural causes, we'll pay the **insurance amount** you've selected.

### 3.2 Limit that applies if you have 2 or more contracts

We won't pay more than \$20,000 in case of natural death, no matter how many 50+ Life Insurance contracts you have.



## 4 Coverage in case of accidental death before age 85

### 4.1 What we pay

If you die before your 85th birthday as the result of an accident, we'll pay **5 times the insurance amount** you've selected.

However, the death must occur within 1 year of the accident.

If you die when you're 85 or older, or more than 1 year after the accident, we'll pay the natural death amount.

### 4.2 Exclusions

We won't pay the amount payable for accidental death if your accident occurs:

- As a result of something you did on purpose, whether you're sane or not
- While you're committing or attempting to commit a crime or any criminal offence
- As a result of war, whether declared or not, a riot, a rebellion or an act of terrorism
- While you're driving a motorized vehicle while impaired by drugs or with a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood

To find out everything there is to know about this coverage and what we mean by the word **accident**, see section 4 of the 50+ Life Insurance Policy we sent you with this summary. It's also available online at:

[www.desjardins.com/50pluslife\\_insurance](http://www.desjardins.com/50pluslife_insurance).

## 5 Suicide restriction

We won't pay any amount if you commit suicide within 2 years of your coverage start date—we'll only refund the premiums you've paid for your insurance.

## 6 Who the benefit is paid to

### 6.1 Your beneficiary, if you've named one

You can name one or more beneficiaries (they're the people you want us to pay the benefit to).

### 6.2 If you haven't named a beneficiary

We'll pay the amount payable based on applicable legislation.

To find out more about naming beneficiaries, see section 6 of the 50+ Life Insurance Policy we sent you with this summary. It's also available online at: [www.desjardins.com/50pluslife\\_insurance](http://www.desjardins.com/50pluslife_insurance).

## 7 Increasing or reducing your insurance amount

If you want to increase your insurance amount, you have to buy a new 50+ Life Insurance contract.

If you want to reduce your insurance amount, you have to end the 50+ Life Insurance contract you have and buy a new one.

To buy a new 50+ Life Insurance contract, you must still be eligible for the insurance. This means you'll have to re-answer the health questions we asked when you applied for your coverage.

## 8 Cost of your insurance

### 8.1 Your premium

The premium is the amount you need to pay for your insurance every month.

We calculate your monthly premium when you take out the coverage. The premium varies depending on:

- The insurance amount you've selected
- How old you are on the coverage start date
- Whether you're male or female
- Whether you were a smoker or a **non-smoker** during the 12-month period right before your coverage start date

The premium we calculate for you when you buy your coverage won't change based on your age.

See the **50+ Life Insurance premiums** appendix at the end of this summary for the applicable premiums.

#### Non-smoker criteria

Desjardins Insurance considers you to be a non-smoker on a given date if, during the 12 months right before that date:

- You didn't smoke any cigarettes, cigars, cigarillos, a pipe or marijuana, **and**
- You didn't use any smoking cessation medication, patches or gum

### 8.2 We can change your premium at any time

At any time, we can change the 50+ Life Insurance premiums. If we do, we'll let you know your new premium at least 30 days before the collection date.

## 9 If you want to end your coverage

### 9.1 What you need to do

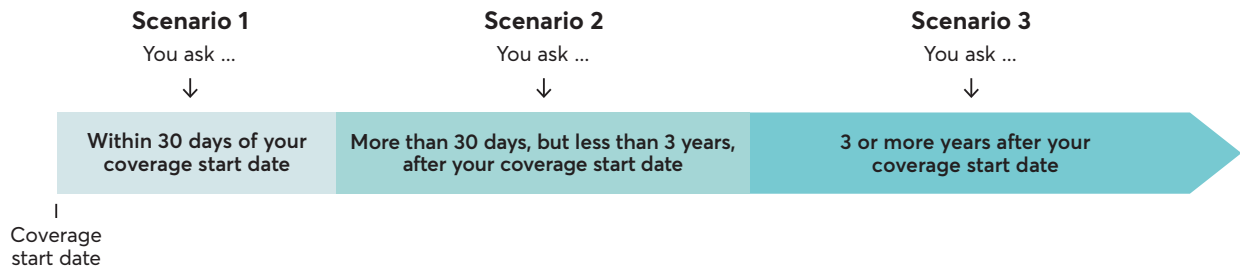
You can ask for your coverage to end by:

- Calling us at **1-877-838-7617**
- Writing to us at:  
Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2
- Revoking your authorization for the premium to be debited from your chequing account or charged to your credit card

If you want to end your coverage in writing, you can use the **Notice of Rescission of an Insurance Contract** sent to you with this summary.

## 9.2 What happens based on when you ask

There are 3 possible scenarios based on when you ask to end your coverage:



### If scenario 1 applies, your coverage is cancelled

We cancel your coverage and refund any premiums you've paid, as long as no claim has been made.

### If scenario 2 applies, your coverage ends on the first of these dates:

- The day you let us know by phone that you want to end your coverage or the day we receive a written request from you to end your coverage. If applicable, we'll refund any amount you've paid for the days you weren't covered, less administration fees.
- The day you revoke your authorization for the premium to be debited from your chequing account or charged to your credit card.
- 30 days after the date of the notice we send you if you miss a premium payment.\*

\* Even if you haven't asked for your coverage to end, you can't—under any circumstances—remain insured once this 30-day period is over:

- If you still haven't paid your premium, and
- If you've been insured for less than 3 years

### If scenario 3 applies, you'll still have coverage—but not as much (you won't have to pay any more premiums)

We'll replace your insurance amount with what's called a reduced paid-up insurance amount.

Your reduced paid-up insurance amount:

- Is **paid up** because you don't have to pay any more premiums for your coverage
- **Becomes the new death benefit we'll pay**, regardless of whether you die of natural causes or as the result of an accident

To find out everything there is to know about ending your coverage and reduced paid-up insurance amounts, see section 10 of the 50+ Life Insurance Policy we sent you with this summary. It's also available online at: [www.desjardins.com/50pluslife\\_insurance](http://www.desjardins.com/50pluslife_insurance).

## 10 Claims

**This section is for the person making the claim**

### 10.1 How to submit a claim

To find out how to submit a claim and get the forms you need, call us at **1-877-838-7617**.

#### Where to send your claim

You'll then need to send the required documents to:

Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2

## 10.2 When you have to submit your claim by

You need to submit your claim as soon as possible.

## 10.3 We'll process your claim within 30 days

Once we've received all the documents we've asked for, we'll start analyzing your claim.

If we approve your claim, we'll make the payment within **30 days** of receiving all the information, proof and documents we've asked for.

If we deny your claim, we'll send you a letter explaining the reasons for our decision within **30 days** of receiving all the information, proof and documents we've asked for.

## 10.4 If you disagree with our claim decision

### Asking us to review your claim

If we deny your claim, you can send us additional information and ask us to review your claim.

### Filing a complaint with Desjardins Insurance's Dispute Resolution Officer

If you still aren't satisfied after we've reviewed your claim, you can file a complaint with our Dispute Resolution Officer. Their role is to evaluate whether we've followed proper practices and procedures when clients feel they haven't received the service they're entitled to.

Here's how to contact our Dispute Resolution Officer:

#### **Dispute Resolution Officer**

Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2

Email: [disputeofficer@dfs.ca](mailto:disputeofficer@dfs.ca)

Phone: 1-877-838-8185

### Another option

If you want to challenge our decision in court, you have to do so within the time limit provided for by law in your province or territory. For example, the time limit in Ontario is 2 years and in Quebec, it's 3 years.

### Find out more

You can contact the regulator in your home province or territory, or your legal advisor, for more information.

To find out everything there is to know about the claims process, see section 13 of the 50+ Life Insurance Policy we sent you with this summary. It's also available online at: [www.desjardins.com/50pluslife\\_insurance](http://www.desjardins.com/50pluslife_insurance).

11

## If you're not satisfied

Do you have any concerns or are you dissatisfied with your contract or the service we've provided? Let us know by contacting our customer service department at **1-877-838-7617**.

If you'd like to make an official complaint, you have 2 options:

- You can contact our Dispute Resolution Officer at 1-877-838-8185, or
- You can use the complaint form available on our website at [www.desjardinslifeinsurance.com/complaint](http://www.desjardinslifeinsurance.com/complaint)

# Appendix

## 50+ Life Insurance premiums

You can look up monthly premiums for 50+ Life Insurance in the tables below.

We calculate your premium based on:

- The insurance amount you've selected
- Your age on the coverage start date
- Whether you're male or female
- Whether you've been a smoker or a non-smoker during the last 12 months

The premium we calculate for you when you buy your coverage won't change based on your age.

Here's the table of monthly premiums for smokers:

Monthly premiums for smokers										
Insurance amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
Age on coverage start date	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$22.20	\$16.85	\$31.79	\$23.65	\$41.35	\$30.45	\$60.50	\$44.05	\$79.60	\$57.65
51	\$23.15	\$17.40	\$33.15	\$24.47	\$43.15	\$31.55	\$63.20	\$45.70	\$83.25	\$59.85
52	\$24.10	\$17.95	\$34.60	\$25.35	\$45.10	\$32.70	\$66.15	\$47.50	\$87.20	\$62.25
53	\$25.10	\$18.60	\$36.14	\$26.27	\$47.20	\$33.95	\$69.25	\$49.35	\$91.35	\$64.75
54	\$26.00	\$19.25	\$37.79	\$27.26	\$49.00	\$35.30	\$72.00	\$51.35	\$93.00	\$67.40
55	\$27.45	\$20.00	\$39.64	\$28.42	\$51.85	\$36.85	\$76.30	\$53.70	\$100.75	\$70.50
56	\$28.65	\$20.75	\$41.50	\$29.53	\$54.35	\$38.35	\$80.05	\$55.95	\$105.70	\$73.50
57	\$29.95	\$21.50	\$43.47	\$30.71	\$57.00	\$39.90	\$84.00	\$58.30	\$111.00	\$76.70
58	\$31.00	\$22.35	\$45.57	\$31.97	\$59.00	\$41.60	\$87.00	\$60.85	\$115.00	\$80.10
59	\$32.85	\$23.25	\$47.80	\$33.31	\$62.75	\$43.40	\$92.70	\$63.55	\$122.60	\$83.70
60	\$34.50	\$24.25	\$50.30	\$34.86	\$66.10	\$45.45	\$97.70	\$66.65	\$129.30	\$87.85
61	\$36.20	\$25.25	\$52.83	\$36.38	\$69.50	\$47.50	\$102.80	\$69.75	\$136.10	\$91.95
62	\$37.95	\$26.35	\$55.54	\$38.00	\$73.00	\$49.65	\$108.00	\$73.00	\$143.00	\$96.30
63	\$39.00	\$27.50	\$58.43	\$39.72	\$76.95	\$51.95	\$114.05	\$76.45	\$151.10	\$100.95
64	\$41.90	\$28.70	\$61.49	\$41.56	\$81.05	\$54.45	\$120.20	\$80.15	\$159.30	\$105.90
65	\$44.15	\$30.05	\$64.84	\$43.64	\$85.55	\$57.20	\$126.90	\$84.35	\$168.30	\$111.45
66	\$46.45	\$31.45	\$68.29	\$45.74	\$90.15	\$60.00	\$133.85	\$88.55	\$177.50	\$117.10
67	\$48.00	\$32.95	\$71.94	\$47.98	\$93.00	\$63.00	\$138.00	\$93.05	\$183.00	\$123.10
68	\$51.45	\$34.55	\$75.81	\$50.37	\$100.20	\$66.20	\$148.90	\$97.85	\$197.65	\$129.55
69	\$54.15	\$36.25	\$79.92	\$52.93	\$105.65	\$69.65	\$157.15	\$103.00	\$208.65	\$136.40
70	\$57.15	\$38.00	\$84.36	\$55.78	\$111.60	\$73.00	\$166.05	\$108.00	\$220.50	\$143.00
71	\$60.20	\$40.10	\$88.96	\$58.72	\$117.75	\$77.35	\$175.30	\$114.65	\$232.85	\$151.90
72	\$63.00	\$42.15	\$93.84	\$61.86	\$123.00	\$81.55	\$183.00	\$120.95	\$243.00	\$160.30
73	\$66.90	\$44.45	\$99.05	\$65.28	\$131.20	\$86.10	\$195.50	\$127.80	\$259.80	\$169.45
74	\$70.55	\$46.85	\$104.50	\$68.90	\$138.50	\$90.95	\$206.45	\$135.05	\$274.40	\$179.15
75	\$74.35	\$48.00	\$110.25	\$72.75	\$146.15	\$93.00	\$217.95	\$138.00	\$289.75	\$183.00

Here's the table of monthly premiums for non-smokers:

Monthly premiums for non-smokers*										
Insurance amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
Age on coverage start date	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$16.95	\$14.25	\$23.82	\$19.68	\$30.65	\$25.10	\$44.35	36.00	\$58.10	\$46.90
51	\$17.50	\$14.65	\$24.64	\$20.31	\$31.75	\$25.95	\$46.05	\$37.30	\$60.30	\$48.60
52	\$18.10	\$15.10	\$25.51	\$20.98	\$32.95	\$26.85	\$47.80	\$38.65	\$62.65	\$50.45
53	\$18.70	\$15.55	\$26.45	\$21.69	\$34.20	\$27.85	\$49.70	\$40.10	\$65.20	\$52.40
54	\$19.35	\$16.05	\$27.45	\$22.46	\$35.55	\$28.85	\$51.75	\$41.65	\$67.90	\$54.45
55	\$20.15	\$16.70	\$28.64	\$23.40	\$37.15	\$30.10	\$54.15	\$43.55	\$71.10	\$57.00
56	\$20.90	\$17.25	\$29.79	\$24.28	\$38.70	\$31.30	\$56.45	\$45.35	\$74.20	\$59.40
57	\$21.70	\$17.90	\$31.02	\$25.23	\$40.30	\$32.55	\$58.95	\$47.25	\$77.55	\$61.95
58	\$22.60	\$18.55	\$32.34	\$26.24	\$42.10	\$33.95	\$61.60	\$49.30	\$81.10	\$64.70
59	\$23.55	\$19.25	\$33.76	\$27.33	\$44.00	\$35.40	\$64.45	\$51.50	\$84.95	\$67.60
60	\$24.65	\$20.15	\$35.43	\$28.63	\$46.25	\$37.10	\$67.80	\$54.10	\$89.40	\$71.10
61	\$25.75	\$20.95	\$37.09	\$29.88	\$48.45	\$38.80	\$71.15	\$56.65	\$93.90	\$74.50
62	\$26.90	\$21.85	\$38.89	\$31.23	\$50.85	\$40.60	\$74.80	\$59.40	\$98.70	\$78.15
63	\$28.20	\$22.80	\$40.83	\$32.68	\$53.45	\$42.55	\$78.70	\$62.30	\$103.90	\$82.05
64	\$29.60	\$23.85	\$42.92	\$34.25	\$56.25	\$44.65	\$82.90	\$65.45	\$109.55	\$86.25
65	\$31.15	\$25.05	\$45.28	\$36.05	\$59.40	\$47.05	\$87.65	\$69.05	\$115.90	\$91.10
66	\$32.75	\$26.25	\$47.71	\$37.86	\$62.65	\$49.50	\$92.50	\$72.75	\$122.40	\$96.00
67	\$34.50	\$27.55	\$50.32	\$39.82	\$66.15	\$52.10	\$97.75	\$76.65	\$129.40	\$101.25
68	\$36.35	\$28.95	\$53.13	\$41.93	\$69.90	\$54.95	\$103.40	\$80.90	\$136.95	\$106.90
69	\$38.40	\$30.45	\$56.15	\$44.21	\$73.95	\$58.00	\$109.50	\$85.50	\$145.05	\$113.05
70	\$40.60	\$32.15	\$59.53	\$46.79	\$78.45	\$61.40	\$116.25	\$90.70	\$154.05	\$119.95
71	\$42.95	\$33.90	\$63.05	\$49.45	\$83.15	\$65.00	\$123.30	\$96.05	\$163.50	\$127.10
72	\$45.45	\$35.85	\$66.84	\$52.33	\$88.20	\$68.80	\$130.90	\$101.80	\$173.65	\$134.80
73	\$48.25	\$37.95	\$70.98	\$55.49	\$93.75	\$73.05	\$139.25	\$108.15	\$184.75	\$143.30
74	\$51.15	\$40.20	\$75.38	\$58.87	\$99.60	\$77.55	\$148.05	\$114.95	\$196.55	\$152.35
75	\$54.30	\$42.60	\$80.10	\$62.50	\$105.90	\$82.40	\$157.55	\$122.25	\$209.15	\$162.05

**\* Non-smoker criteria**

Desjardins Insurance considers you to be a non-smoker on a given date if, during the 12 months right before that date:

- You didn't smoke any cigarettes, cigars, cigarillos, a pipe or marijuana, **and**
- You didn't use any smoking cessation medication, patches or gum









The purpose of this fact sheet is to inform you of your rights.  
It does not relieve the insurer or the distributor of their obligations to you.

## LET'S TALK INSURANCE!

Name of distributor: \_\_\_\_\_

Name of insurer: \_\_\_\_\_

Name of insurance product: \_\_\_\_\_



### IT'S YOUR CHOICE

**You are never required to purchase insurance:**

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



### HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



### DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



### RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

---

The *Autorité des marchés financiers* can provide you with unbiased, objective information.  
Visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or call the AMF at 1-877-525-0337.

---

Reserved for use by the insurer:



KEEP this document:  
It's IMPORTANT.

# 50+ Life Insurance Policy

Individual insurance that pays an amount in case of death

## What's this policy for?

This policy provides you with everything there is to know about 50+ Life Insurance. Here are some sections you're going to want to read:

Conditions you need to meet	7	Who the benefit is paid to	8
Insurance amounts	7	Cost of your insurance	9
Coverage in case of natural death	7	If you want to end your coverage	10
Coverage in case of accidental death before age 85	8	Claims	13

## To make a claim, ask questions or make changes to your contract



Call:

**1-877-838-7617**

or



Go to:

[www.desjardins.com/50pluslife\\_insurance](http://www.desjardins.com/50pluslife_insurance)

Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2

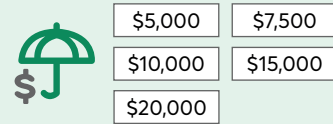
[www.desjardins.com/50pluslife\\_insurance](http://www.desjardins.com/50pluslife_insurance)

# 50+ Life Insurance at a glance

- 1 You must be aged **50 to 75 (inclusive)** when you buy the coverage.

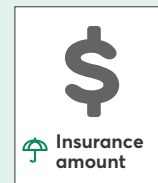


- 2 You need to choose one of these **insurance amounts**:



- 3 In case of **natural death**, we pay the insurance amount selected.

## Natural death



- 4 In case of **accidental death** before age 85, we pay 5 times the insurance amount selected.

## Accidental death





# Table of contents

1. Conditions you need to meet.....	7
1.1 To be covered, you must be ... ..	7
1.2 You also have to answer some health questions .....	7
1.3 You need to provide accurate information .....	7
2. Insurance amounts.....	7
3. Coverage in case of natural death .....	7
3.1 What we pay .....	7
3.2 Limit that applies if you have 2 or more contracts .....	7
4. Coverage in case of accidental death before age 85 .....	8
4.1 What we pay .....	8
4.2 How we determine if a death is accidental.....	8
4.3 Exclusions .....	8
5. Suicide restriction .....	8
6. Who the benefit is paid to.....	8
6.1 Your beneficiary, if you've named one .....	8
6.2 If you haven't named a beneficiary .....	9
7. Increasing or reducing your insurance amount.....	9
8. Cost of your insurance.....	9
8.1 Your premium .....	9
8.2 How we calculate your premium .....	9
8.3 When you have to pay your premiums by .....	10
8.4 We can change your premium at any time.....	10
9. Start of coverage.....	10
10. If you want to end your coverage .....	10
10.1 What you need to do.....	10
10.2 What happens based on when you ask .....	11
11. Reinstatement of your initial insurance amount .....	12
12. We can make changes to your contract .....	13

13. Claims .....	13
13.1 How to submit a claim.....	13
13.2 When you have to submit your claim by .....	13
13.3 We'll process your claim within 30 days .....	13
13.4 Currency.....	13
13.5 If you disagree with our claim decision .....	14
14. Documents making up your insurance contract.....	15
15. If you're not satisfied .....	15
16. Your personal information .....	16
Appendix 1 – 50+ Life Insurance premiums .....	18
Appendix 2 – Reduced paid-up insurance amounts.....	20
Appendix 3 – Assistance services .....	22



# 1

## Conditions you need to meet

### 1.1 To be covered, you must be ...

- Aged 50 to 75 (inclusive) when you buy your coverage, and
- A resident of Canada (that's someone who is legally authorized to reside in Canada and lives there at least 6 months a year)

### 1.2 You also have to answer some health questions

Before you can buy 50+ Life Insurance, we have to determine whether you're eligible for the insurance. That's why you need to answer some health questions.

### 1.3 You need to provide accurate information

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny a claim.

That said, after the first 2 years of coverage, we can no longer contest the accuracy of the information you've provided, except in case of fraud.

If the inaccurate information is related to your age, we may adjust the premium you have to pay for your insurance or the amount paid for a claim.

# 2

## Insurance amounts

You need to choose one of these insurance amounts:

- \$5,000
- \$7,500
- \$10,000
- \$15,000
- \$20,000

Your insurance amount is indicated on your Confirmation of Insurance.

[You can buy more than one 50+ Life Insurance contract](#)

But, the insurance amounts for all your 50+ Life Insurance contracts can't add up to more than \$20,000.

# 3

## Coverage in case of natural death

### 3.1 What we pay

If you die from natural causes, we'll pay your **insurance amount**. This amount is indicated on your Confirmation of Insurance.

### 3.2 Limit that applies if you have 2 or more contracts

We won't pay more than \$20,000 in case of natural death, no matter how many 50+ Life Insurance contracts you have.

## 4 Coverage in case of accidental death before age 85

### 4.1 What we pay

If you die before your 85th birthday as the result of an accident, we'll pay **5 times the insurance amount** indicated on your Confirmation of Insurance for the natural death coverage.

However, the death must occur within 1 year of the accident.

If you die when you're 85 or older, or more than 1 year after the accident, we'll pay the natural death amount.

### 4.2 How we determine if a death is accidental

When Desjardins Insurance is determining if a death is accidental, the word **accident** means:

<b>Accident</b>	A sudden and unforeseen event that: <ul style="list-style-type: none"><li>• Is exclusively the result of an external cause</li><li>• Is independent of any illness or other causes, and</li><li>• Leads to death</li></ul> The death must be confirmed by a doctor and must be directly and solely the result of the accident.
-----------------	--

### 4.3 Exclusions

We won't pay the amount payable for accidental death if your accident occurs:

- As a result of something you did on purpose, whether you're sane or not
- While you're committing or attempting to commit a crime or any criminal offence
- As a result of war, whether declared or not, a riot, a rebellion or an act of terrorism
- While you're driving a motorized vehicle while impaired by drugs or with a blood alcohol level of more than 80 mg of alcohol per 100 ml of blood

## 5 Suicide restriction

We won't pay any amount if you commit suicide within 2 years of your coverage start date—we'll only refund the premiums you've paid for your insurance.

## 6 Who the benefit is paid to

### 6.1 Your beneficiary, if you've named one

You can name one or more beneficiaries (they're the people you want us to pay the benefit to).

- If you name a **revocable** beneficiary, you can change the beneficiary any time you'd like, without their written consent.
- If you name an **irrevocable** beneficiary, you can't change the beneficiary unless they consent to it in writing.

If you want to name or change a beneficiary, you have to let us know in writing.

There are some legal rules that apply to naming beneficiaries. Also, Desjardins Insurance doesn't assume any responsibility for whether any beneficiary designations or changes you make are valid.

## 6.2 If you haven't named a beneficiary

We'll pay the amount payable based on applicable legislation.

## 7 Increasing or reducing your insurance amount

If you want to increase your insurance amount, you have to buy a new 50+ Life Insurance contract.

If you want to reduce your insurance amount, you have to end the 50+ Life Insurance contract you have and buy a new one.

To buy a new 50+ Life Insurance contract, you must still be eligible for the insurance. This means you'll have to re-answer the health questions we asked when you applied for your coverage.

## 8 Cost of your insurance

### 8.1 Your premium

The premium is the amount you need to pay for your insurance every month. When you buy your coverage, you need to authorize us to debit your premium from your chequing account or charge it to your credit card.

See your Confirmation of Insurance for more details about your monthly premium and the payment terms and conditions that apply.

### 8.2 How we calculate your premium

We calculate your monthly premium when you take out the coverage. The premium varies depending on:

- The insurance amount you've selected
- How old you are on the coverage start date
- Whether you're male or female
- Whether you were a smoker or a **non-smoker** during the 12-month period right before your coverage start date

The premium we calculate for you when you buy your coverage won't change based on your age.

You can look up the premiums that apply in the tables found in **Appendix 1 – 50+ Life Insurance premiums** at the end of this policy.

#### If you stop smoking after you take out the coverage

You can ask for the non-smoker premium to apply. Just call us at **1-877-838-7617** once you've met the non-smoker criteria for 12 continuous months.

We'll send a form for you to complete and return to us. The new premium will apply as of the date we receive your properly completed form.

Your new premium will be the premium you would have paid had you been a non-smoker on your coverage start date.

#### What happens at age 100

You'll still be covered when you turn 100, but you won't have to pay any more premiums.

#### Non-smoker criteria

Desjardins Insurance considers you to be a non-smoker on a given date if, during the 12 months right before that date:

- You didn't smoke any cigarettes, cigars, cigarillos, a pipe or marijuana, **and**
- You didn't use any smoking cessation medication, patches or gum

### 8.3 When you have to pay your premiums by

You have to pay your first premium within 30 days of when you agree over the phone to buy 50+ Life Insurance.

Afterwards, your premiums will be payable monthly. If a premium isn't paid on time, we'll send you a written notice. You'll then have **30 days** from the date of this notice to pay your premium—you'll still be covered during this period.

### 8.4 We can change your premium at any time

At any time, we can change the 50+ Life Insurance premiums.

If we do, we'll send you a Confirmation of Insurance to let you know your new premium at least 30 days before the collection date.

9

## Start of coverage

Your coverage starts on the day you agree over the phone to buy 50+ Life Insurance, as long as you pay the first premium within 30 days of that date.

Your coverage start date is indicated on your Confirmation of Insurance.

10

## If you want to end your coverage

### 10.1 What you need to do

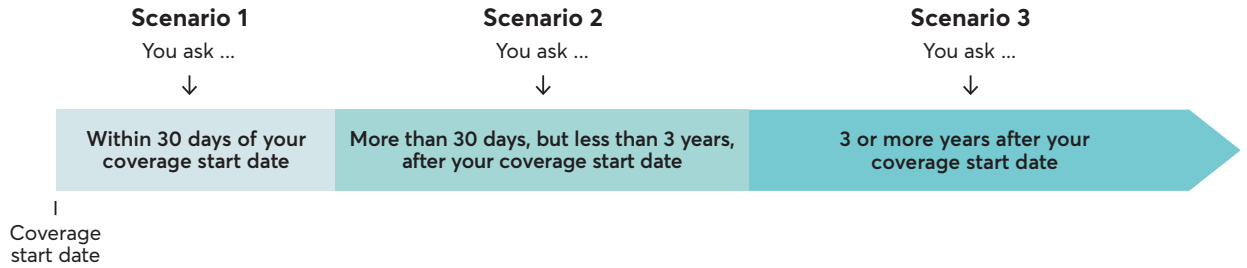
You can ask for your coverage to end by:

- Calling us at **1-877-838-7617**
- Writing to us at:  
Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2
- Revoking your authorization for the premium to be debited from your chequing account or charged to your credit card

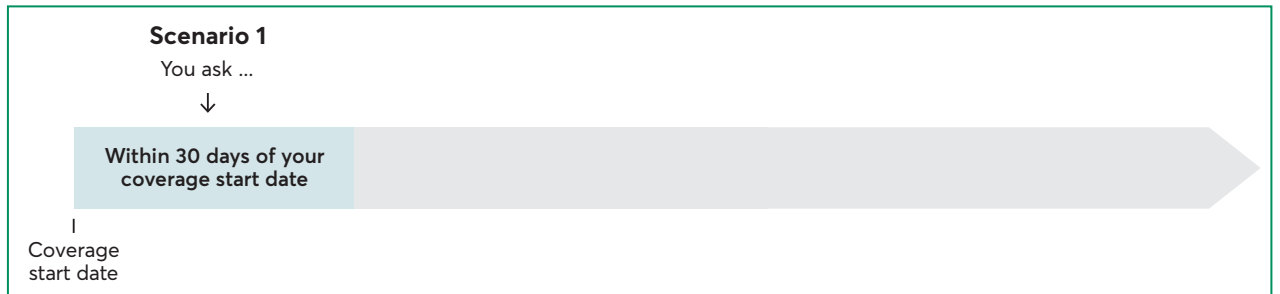
If you want to end your coverage in writing, you can use the **Notice of Rescission of an Insurance Contract** sent to you with this policy.

## 10.2 What happens based on when you ask

There are 3 possible scenarios based on when you ask to end your coverage:



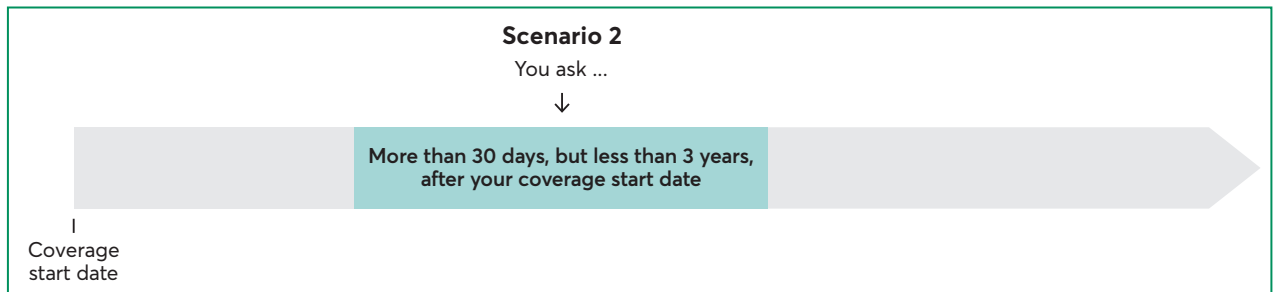
If scenario 1 applies ...



**Here's what happens: Your coverage is cancelled**

We cancel your coverage and refund any premiums you've paid, as long as no claim has been made.

If scenario 2 applies ...



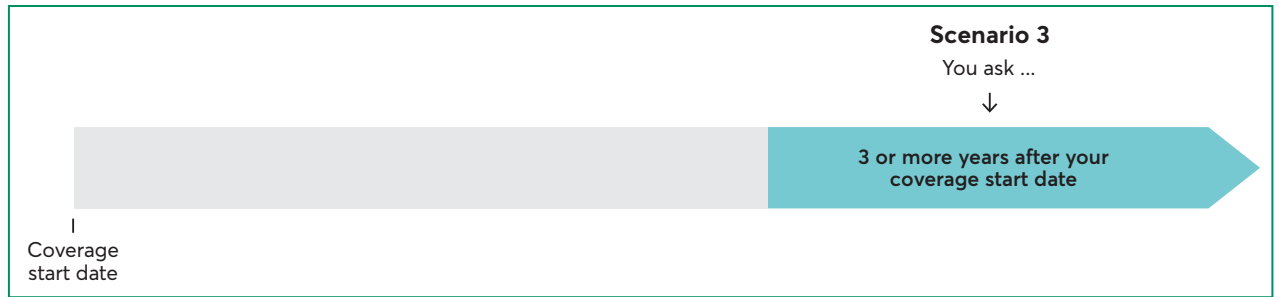
**Here's what happens: Your coverage ends on the first of these dates:**

- The day you let us know by phone that you want to end your coverage or the day we receive a written request from you to end your coverage. If applicable, we'll refund any amount you've paid for the days you weren't covered, less administration fees.
- The day you revoke your authorization for the premium to be debited from your chequing account or charged to your credit card.
- 30 days after the date of the notice we send you if you miss a premium payment.\*

\* Even if you haven't asked for your coverage to end, you can't—under any circumstances—remain insured once this 30-day period is over:

- If you still haven't paid your premium, and
- If you've been insured for less than 3 years

## If scenario 3 applies ...



**Here's what happens: You'll still have coverage—but not as much—and you won't have to pay any more premiums**

We'll replace your insurance amount with what's called a reduced paid-up insurance amount.

Your reduced paid-up insurance amount:

- Is **paid up** because you don't have to pay any more premiums for your coverage
- **Becomes the new death benefit we'll pay**, regardless of whether you die of natural causes or as the result of an accident

### How we calculate your reduced paid-up insurance amount

Desjardins Insurance calculates the amount based on:

- How old you were on the coverage start date, and
- How many full years you've been insured for

You can look up the reduced paid-up insurance amounts that apply and see a sample calculation in **Appendix 2 – Reduced paid-up insurance amounts** at the end of this policy.

## 11

## Reinstatement of your initial insurance amount

You can ask us to reinstate your initial insurance amount after you've followed the steps in section 10 to end your coverage. But, you need to do this within **2 years** of when:

- Your coverage ended, or
- Your insurance amount was replaced with a reduced paid-up insurance amount

### Other conditions that apply

- **You need to retroactively pay all the premiums** that you would have had to pay if your coverage had continued as is, at an interest rate set by Desjardins Insurance that compounds annually.
- **You must still be eligible for the insurance.** This means you'll have to re-answer the health questions we asked when you applied for your coverage.

- **You need to provide accurate information.** If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny a claim.

That said, once your insurance amount has been reinstated for 2 years, we can no longer contest the accuracy of the information you've provided, except in case of fraud.

- **The suicide restriction starts over.** We won't pay any amount if you commit suicide within 2 years of reinstating your insurance amount.

However, we'll refund the premiums you've paid for your coverage since it was reinstated.

## We can make changes to your contract

We can make changes to your contract, as long as we do so for all the 50+ Life Insurance contracts in the same category.

If we do make changes, we'll send you a new Confirmation of Insurance at least 30 days before they take effect.

We'll consider you to have accepted the changes 30 days after having received the notice we send you.

## Claims

**This section is for the person making the claim**

### 13.1 How to submit a claim

To find out how to submit a claim and get the forms you need, call us at **1-877-838-7617**.

#### Where to send your claim

You'll then need to send the required documents to:

Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2

#### You can send documents to us electronically

You can use this secure link to send us most of your documents:

[www.desjardinslifeinsurance.com/send](http://www.desjardinslifeinsurance.com/send)

**If we ask you for original documents, you can't use the link**—you have to mail them to us.

#### What we may ask for

Once we've received your claim, we may ask you for any information, proof or document that we feel is necessary to assess your claim.

### 13.2 When you have to submit your claim by

You need to submit your claim as soon as possible.

### 13.3 We'll process your claim within 30 days

Once we've received all the documents we've asked for, we'll start analyzing your claim.

If we approve your claim, we'll make the payment within **30 days** of receiving all the information, proof and documents we've asked for.

If we deny your claim, we'll send you a letter explaining the reasons for our decision within **30 days** of receiving all the information, proof and documents we've asked for.

### 13.4 Currency

All payments are made in Canadian currency.

## 13.5 If you disagree with our claim decision

### Asking us to review your claim

If we deny your claim, you can send us additional information and ask us to review your claim.

### Filing a complaint with Desjardins Insurance's Dispute Resolution Officer

If you still aren't satisfied after we've reviewed your claim, you can file a complaint with our Dispute Resolution Officer. Their role is to evaluate whether we've followed proper practices and procedures when clients feel they haven't received the service they're entitled to.

Here's how to contact our Dispute Resolution Officer:

#### **Dispute Resolution Officer**

Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2

Email: [disputeofficer@dfs.ca](mailto:disputeofficer@dfs.ca)

Phone: 1-877-838-8185

### Another option

If you want to challenge our decision in court, you have to do so within the time limit provided for by law in your province or territory. For example, the time limit in Ontario is 2 years and in Quebec, it's 3 years.

### Find out more

You can contact the regulator in your home province or territory, or your legal advisor, for more information.

Here's the contact information for the Ontario and Quebec regulators:

#### **For Ontario residents**

**Financial Services Regulatory  
Authority of Ontario**  
5160 Yonge Street  
PO Box 85  
Toronto ON M2N 6L9  
Email: [contactcentre@fsrao.ca](mailto:contactcentre@fsrao.ca)  
Website: [www.fsrao.ca](http://www.fsrao.ca)  
Phone: 416-250-7250 or 1-800-668-0128  
Fax: 416-590-7070

#### **For Quebec residents**

**Autorité des marchés financiers**  
Place de la Cité, Tour Cominar  
400-2640 Boul. Laurier  
Quebec City QC G1V 5C1  
Website: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)  
Phone: 418-525-0337 or 1-877-525-0337  
Fax: 418-525-9512



## Documents making up your insurance contract



### What these documents are for

These documents explain your rights and obligations. They form an agreement between 2 parties, you and us (Desjardins Insurance).

### Policy and Confirmation of Insurance

The **policy** is a generic document that provides everything there is to know about 50+ Life Insurance—it's not personalized. In the **Confirmation of Insurance**, you'll find information that's specific to your contract, like your name, insurance amount, coverage start date, as well as your premium and the payment method you've selected.

Your contract may also include riders and appendices to amend or update the contract.

We send your policy and a Confirmation of Insurance to you after you buy your contract.

### New Confirmation of Insurance when you make changes to your contract

If you make changes to your contract, we'll send you a new Confirmation of Insurance, which replaces the previous one.

### You need to let us know about any changes to your address, credit card information or financial institution

You're responsible for notifying us of any changes to your address, credit card information or the financial institution where you do business for the payment of your premiums.

If you don't let us know about these changes and we're unable to collect your premium, we'll assume that you want to end your coverage.

## If you're not satisfied

Do you have any concerns or are you dissatisfied with your contract or the service we've provided? Let us know by contacting our customer service department at **1-877-838-7617**.

If you'd like to make an official complaint, you have 2 options:

- You can contact our Dispute Resolution Officer at 1-877-838-8185, or
- You can use the complaint form available on our website at [www.desjardinslifeinsurance.com/complaint](http://www.desjardinslifeinsurance.com/complaint)

## Your personal information

### Protecting your privacy

We're committed to protecting your privacy. We keep your personal information on file so you can benefit from our financial services (insurance, annuities, credit, etc.). However, this information will only be accessed by employees who need to do so in the course of their work.

### Reviewing your file

You can review your file if you'd like. You can also correct anything that you can prove to be inaccurate, incomplete, unclear or unnecessary. You can do so by sending a written request to our Privacy Officer at this address:

#### Privacy Officer

Desjardins Insurance  
200 Rue Des Commandeurs  
Lévis QC G6V 6R2

### Your name is on our client list

We may send promotional information or product offers to people on our client list. We may also share this list with other Desjardins entities for the same purpose. If you don't want to receive these kinds of offers, you can have your name removed from the list by sending a written request to the Privacy Officer at the above address.



**Denis Dubois**  
President and Chief Operating Officer



**Chantal Gagné**  
Senior Vice-President  
Individual Insurance

# Appendices

# Appendix 1

## 50+ Life Insurance premiums

You can look up monthly premiums for 50+ Life Insurance in the tables below.

We calculate your premium based on:

- The insurance amount you've selected
- Your age on the coverage start date
- Whether you're male or female
- Whether you've been a smoker or a non-smoker during the last 12 months

The premium we calculate for you when you buy your coverage won't change based on your age.

Here's the table of monthly premiums for smokers:

Monthly premiums for smokers										
Insurance amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
Age on coverage start date	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$22.20	\$16.85	\$31.79	\$23.65	\$41.35	\$30.45	\$60.50	\$44.05	\$79.60	\$57.65
51	\$23.15	\$17.40	\$33.15	\$24.47	\$43.15	\$31.55	\$63.20	\$45.70	\$83.25	\$59.85
52	\$24.10	\$17.95	\$34.60	\$25.35	\$45.10	\$32.70	\$66.15	\$47.50	\$87.20	\$62.25
53	\$25.10	\$18.60	\$36.14	\$26.27	\$47.20	\$33.95	\$69.25	\$49.35	\$91.35	\$64.75
54	\$26.00	\$19.25	\$37.79	\$27.26	\$49.00	\$35.30	\$72.00	\$51.35	\$93.00	\$67.40
55	\$27.45	\$20.00	\$39.64	\$28.42	\$51.85	\$36.85	\$76.30	\$53.70	\$100.75	\$70.50
56	\$28.65	\$20.75	\$41.50	\$29.53	\$54.35	\$38.35	\$80.05	\$55.95	\$105.70	\$73.50
57	\$29.95	\$21.50	\$43.47	\$30.71	\$57.00	\$39.90	\$84.00	\$58.30	\$111.00	\$76.70
58	\$31.00	\$22.35	\$45.57	\$31.97	\$59.00	\$41.60	\$87.00	\$60.85	\$115.00	\$80.10
59	\$32.85	\$23.25	\$47.80	\$33.31	\$62.75	\$43.40	\$92.70	\$63.55	\$122.60	\$83.70
60	\$34.50	\$24.25	\$50.30	\$34.86	\$66.10	\$45.45	\$97.70	\$66.65	\$129.30	\$87.85
61	\$36.20	\$25.25	\$52.83	\$36.38	\$69.50	\$47.50	\$102.80	\$69.75	\$136.10	\$91.95
62	\$37.95	\$26.35	\$55.54	\$38.00	\$73.00	\$49.65	\$108.00	\$73.00	\$143.00	\$96.30
63	\$39.00	\$27.50	\$58.43	\$39.72	\$76.95	\$51.95	\$114.05	\$76.45	\$151.10	\$100.95
64	\$41.90	\$28.70	\$61.49	\$41.56	\$81.05	\$54.45	\$120.20	\$80.15	\$159.30	\$105.90
65	\$44.15	\$30.05	\$64.84	\$43.64	\$85.55	\$57.20	\$126.90	\$84.35	\$168.30	\$111.45
66	\$46.45	\$31.45	\$68.29	\$45.74	\$90.15	\$60.00	\$133.85	\$88.55	\$177.50	\$117.10
67	\$48.00	\$32.95	\$71.94	\$47.98	\$93.00	\$63.00	\$138.00	\$93.05	\$183.00	\$123.10
68	\$51.45	\$34.55	\$75.81	\$50.37	\$100.20	\$66.20	\$148.90	\$97.85	\$197.65	\$129.55
69	\$54.15	\$36.25	\$79.92	\$52.93	\$105.65	\$69.65	\$157.15	\$103.00	\$208.65	\$136.40
70	\$57.15	\$38.00	\$84.36	\$55.78	\$111.60	\$73.00	\$166.05	\$108.00	\$220.50	\$143.00
71	\$60.20	\$40.10	\$88.96	\$58.72	\$117.75	\$77.35	\$175.30	\$114.65	\$232.85	\$151.90
72	\$63.00	\$42.15	\$93.84	\$61.86	\$123.00	\$81.55	\$183.00	\$120.95	\$243.00	\$160.30
73	\$66.90	\$44.45	\$99.05	\$65.28	\$131.20	\$86.10	\$195.50	\$127.80	\$259.80	\$169.45
74	\$70.55	\$46.85	\$104.50	\$68.90	\$138.50	\$90.95	\$206.45	\$135.05	\$274.40	\$179.15
75	\$74.35	\$48.00	\$110.25	\$72.75	\$146.15	\$93.00	\$217.95	\$138.00	\$289.75	\$183.00

Here's the table of monthly premiums for non-smokers:

Monthly premiums for non-smokers*										
Insurance amount ▶	\$5,000		\$7,500		\$10,000		\$15,000		\$20,000	
Age on coverage start date	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50	\$16.95	\$14.25	\$23.82	\$19.68	\$30.65	\$25.10	\$44.35	36.00	\$58.10	\$46.90
51	\$17.50	\$14.65	\$24.64	\$20.31	\$31.75	\$25.95	\$46.05	\$37.30	\$60.30	\$48.60
52	\$18.10	\$15.10	\$25.51	\$20.98	\$32.95	\$26.85	\$47.80	\$38.65	\$62.65	\$50.45
53	\$18.70	\$15.55	\$26.45	\$21.69	\$34.20	\$27.85	\$49.70	\$40.10	\$65.20	\$52.40
54	\$19.35	\$16.05	\$27.45	\$22.46	\$35.55	\$28.85	\$51.75	\$41.65	\$67.90	\$54.45
55	\$20.15	\$16.70	\$28.64	\$23.40	\$37.15	\$30.10	\$54.15	\$43.55	\$71.10	\$57.00
56	\$20.90	\$17.25	\$29.79	\$24.28	\$38.70	\$31.30	\$56.45	\$45.35	\$74.20	\$59.40
57	\$21.70	\$17.90	\$31.02	\$25.23	\$40.30	\$32.55	\$58.95	\$47.25	\$77.55	\$61.95
58	\$22.60	\$18.55	\$32.34	\$26.24	\$42.10	\$33.95	\$61.60	\$49.30	\$81.10	\$64.70
59	\$23.55	\$19.25	\$33.76	\$27.33	\$44.00	\$35.40	\$64.45	\$51.50	\$84.95	\$67.60
60	\$24.65	\$20.15	\$35.43	\$28.63	\$46.25	\$37.10	\$67.80	\$54.10	\$89.40	\$71.10
61	\$25.75	\$20.95	\$37.09	\$29.88	\$48.45	\$38.80	\$71.15	\$56.65	\$93.90	\$74.50
62	\$26.90	\$21.85	\$38.89	\$31.23	\$50.85	\$40.60	\$74.80	\$59.40	\$98.70	\$78.15
63	\$28.20	\$22.80	\$40.83	\$32.68	\$53.45	\$42.55	\$78.70	\$62.30	\$103.90	\$82.05
64	\$29.60	\$23.85	\$42.92	\$34.25	\$56.25	\$44.65	\$82.90	\$65.45	\$109.55	\$86.25
65	\$31.15	\$25.05	\$45.28	\$36.05	\$59.40	\$47.05	\$87.65	\$69.05	\$115.90	\$91.10
66	\$32.75	\$26.25	\$47.71	\$37.86	\$62.65	\$49.50	\$92.50	\$72.75	\$122.40	\$96.00
67	\$34.50	\$27.55	\$50.32	\$39.82	\$66.15	\$52.10	\$97.75	\$76.65	\$129.40	\$101.25
68	\$36.35	\$28.95	\$53.13	\$41.93	\$69.90	\$54.95	\$103.40	\$80.90	\$136.95	\$106.90
69	\$38.40	\$30.45	\$56.15	\$44.21	\$73.95	\$58.00	\$109.50	\$85.50	\$145.05	\$113.05
70	\$40.60	\$32.15	\$59.53	\$46.79	\$78.45	\$61.40	\$116.25	\$90.70	\$154.05	\$119.95
71	\$42.95	\$33.90	\$63.05	\$49.45	\$83.15	\$65.00	\$123.30	\$96.05	\$163.50	\$127.10
72	\$45.45	\$35.85	\$66.84	\$52.33	\$88.20	\$68.80	\$130.90	\$101.80	\$173.65	\$134.80
73	\$48.25	\$37.95	\$70.98	\$55.49	\$93.75	\$73.05	\$139.25	\$108.15	\$184.75	\$143.30
74	\$51.15	\$40.20	\$75.38	\$58.87	\$99.60	\$77.55	\$148.05	\$114.95	\$196.55	\$152.35
75	\$54.30	\$42.60	\$80.10	\$62.50	\$105.90	\$82.40	\$157.55	\$122.25	\$209.15	\$162.05

**\* Non-smoker criteria**

Desjardins Insurance considers you to be a non-smoker on a given date if, during the 12 months right before that date:

- You didn't smoke any cigarettes, cigars, cigarillos, a pipe or marijuana, **and**
- You didn't use any smoking cessation medication, patches or gum

## Appendix 2

### Reduced paid-up insurance amounts

You can look up how much reduced paid-up insurance you're entitled to in the table on the next page.

1. Under **Duration (in years)**, find the row that corresponds to how many full years you've been insured for.
2. Under **Your age on the coverage start date**, find the column that corresponds to how old you were when you bought the coverage.
3. Then, find where the row and the column you've selected meet to see how much reduced paid-up insurance you're entitled to for each \$1,000 of your insurance amount (see example below).
4. To calculate the total reduced paid-up insurance amount you're entitled to, multiply the amount you found in step 3 by:
  - 5 if your insurance amount is **\$5,000**
  - 15 if your insurance amount is **\$15,000**
  - 7.5 if your insurance amount is **\$7,500**
  - 20 if your insurance amount is **\$20,000**
  - 10 if your insurance amount is **\$10,000**

We'll pay the reduced paid-up insurance amount when you die.

#### Example

Michelle took out 50+ Life Insurance when she was **54 years old**. She chose the **\$20,000** insurance amount.

When Michelle was 66, she decided to end her coverage. Since she had been insured for **12 full years**, she's entitled to a reduced paid-up insurance amount.

To find out how much reduced paid-up insurance Michelle's entitled to, we need to find out where row 12 for **Duration (in years)** and column 54 for **Your age on the coverage start date** meet. When we do this, we see that Michelle is entitled to **\$160** of reduced paid-up insurance for each \$1,000 of her insurance amount.

Duration (in years)	Your age on the coverage start date																									
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
3	50	50	50	50	50	60	60	60	60	60	70	70	70	70	70	80	80	80	80	80	90	90	90	100	100	100
4	60	60	60	60	60	70	70	70	70	70	80	80	80	80	80	90	90	90	90	90	100	100	100	110	110	110
5	70	70	70	70	70	80	80	80	80	80	90	90	90	90	90	100	100	100	100	100	110	110	110	120	120	120
6	80	80	80	80	80	94	94	94	94	94	110	110	110	110	110	124	124	124	124	124	142	142	142	156	156	156
7	90	90	90	90	90	108	108	108	108	108	130	130	130	130	130	148	148	148	148	148	174	174	174	192	192	192
8	100	100	100	100	100	122	122	122	122	122	150	150	150	150	150	172	172	172	172	172	206	206	206	228	228	228
9	110	110	110	110	110	136	136	136	136	136	170	170	170	170	170	196	196	196	196	196	238	238	238	264	264	264
10	120	120	120	120	120	150	150	150	150	150	190	190	190	190	190	220	220	220	220	220	270	270	270	300	300	300
11	140	140	140	140	140	172	172	172	172	172	214	214	214	214	214	250	250	250	250	250	300	300	300	331	343	344
12	160	160	160	160	160	194	194	194	194	194	238	238	238	238	238	280	280	280	280	280	330	330	330	363	387	388
13	180	180	180	180	180	216	216	216	216	216	262	262	262	262	262	310	310	310	310	310	360	360	360	394	430	432

To calculate the total reduced paid-up insurance amount she's entitled to, we need to multiply the amount we found in the table by 20 since her insurance amount is \$20,000:

$$\text{\$160} \times 20 = \text{\$3,200}$$

When Michelle dies, we'll pay **\\$3,200** in reduced paid-up insurance.



## **Appendix 3**

### **Assistance services**

Desjardins Insurance is pleased to offer you free access to assistance services to guide, protect and support you in your day-to-day life.

#### **You'll never feel alone!**

We guide you and help you when you need it the most! Assistance services are provided by specialists and are available in multiple languages. The services are confidential, free of charge and available 24/7.

#### **Assistance services you need!**

Whether you need psychological support, or help finding convalescent care, or planning or settling an estate, you'll find the assistance services provide great help! To find out more, visit [www.desjardins.com](http://www.desjardins.com).

#### **Need help?**

Visit [www.desjardins.com](http://www.desjardins.com) or call **1-877-477-3033**. Service offered 24/7.

Here's a brief description of the assistance services available to you:

#### **Psychological Assistance**

Confidential service offered by psychologists who actively listen and provide support when you're experiencing difficulties.

Here's an example:

"My wife just found out she has cancer. I'd like some advice on how to break the news to my children without scaring them."

#### **Convalescence Assistance – Case Management**

Telephone service offered by a team of medical experts and assistance coordinators to help you find the information and providers you need to recover from an illness, accident or surgery.

Here's an example:

"I've just had surgery and am going home. I'm going to need help with housework and changing my dressings. Can you help me arrange it?"

#### **Estate Settlement Assistance**

Easy access to flexible, personalized service to help you with your duties as liquidator (executor). Just pick up the phone to get free legal advice from a lawyer who is a member of the bar.

Here's an example:

"My father just passed away and I'm responsible for settling his estate. What are my duties and responsibilities?"

Assistance services provided by Assistel.







# Notice of Rescission of an Insurance Contract

## Schedule 5

(s.31)

### Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

#### The act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

### Notice of rescission of an insurance contract

To: \_\_\_\_\_ (name of insurer)

\_\_\_\_\_ (address of insurer)

Date: \_\_\_\_\_ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract number: \_\_\_\_\_ (number of contract, if indicated)

Entered into on: \_\_\_\_\_ (date of signature of contract)

In: \_\_\_\_\_ (place of signature of contract)

Name of client: \_\_\_\_\_

Signature of client: \_\_\_\_\_