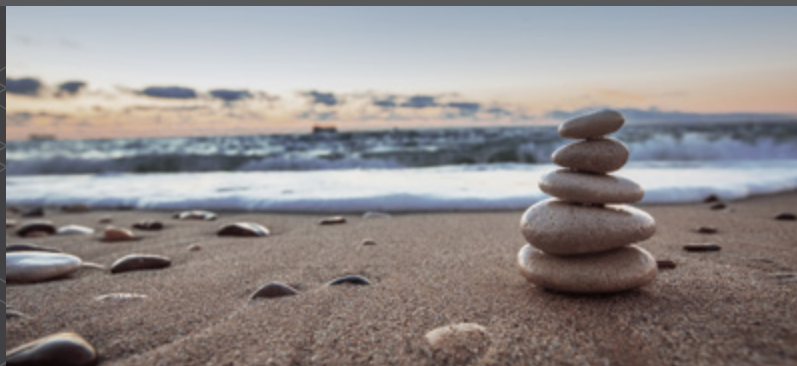


Universal life insurance



FOR ESTATE PLANNING AND TAX-FREE INVESTMENT

With universal life insurance, you have flexibility. You can leave your loved ones a significant inheritance—while benefiting from a tax-sheltered investment account.

Ideal for you and your loved ones

The right choice if you want to:

- Maximize your tax-sheltered savings as a result of reaching the contribution limits of your RRSP, TFSA and RESP and have little or no debt
- Access your savings with no tax penalties when you make withdrawals in the event of a critical illness, disability or loss of independence
- Leave your loved ones a significant tax-free inheritance
- As a business owner transfer any accumulated retained earnings to your beneficiaries with minimal tax consequences

How it works

A universal life insurance policy has two components: life insurance and a tax-free accumulation fund.

1. You purchase any of the available life insurance policies.
2. You make regular deposits to your tax-sheltered fund.
3. Part of your fund pays for your insurance coverage.
4. The excess amount goes to the investment option of your choice.



DID YOU KNOW?

You can use the accumulated fund to pay the cost of insurance or to supplement your retirement income. At death, the accumulated fund is payable in addition to the amount of insurance to your beneficiaries, tax-free.



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

The Desjardins Insurance difference

DISTINCTIVE FEATURES

- No withdrawal fees after five years
- Low fees on investments
- Flexibility to start your coverage with term insurance in order to accumulate larger amounts in the first years as a result of the smaller insurance cost

FLEXIBLE OPTIONS

- Choose from over 30 diversified investment options
- Select the life insurance option you need: individual or joint

CUSTOMIZE YOUR COVERAGE

No two people are alike and everyone has different needs. Customize your coverage and remain fully protected whatever the future holds:

- Add the option to increase your insurance amount as your needs change, without having to provide new evidence of insurability
- Add additional coverage in the event of an accident, fracture or dismemberment
- Add the Disability Waiver of Deposit coverage, and your monthly cost of insurance will be covered if you become disabled

**You've worked hard to put your financial house in order—
we can help you grow and protect it.**

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. Desjardins Insurance products are distributed by authorized representatives.
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