



A little TLC goes a long way in helping you receive the care you deserve!

- A tax-free monthly benefit payment in the event that you are unable to perform at least *two of the six activities of daily living* on your own: bathing, dressing, toileting, transferring, eating and continence or suffer a *cognitive impairment* as defined in the policy contract.
- Benefit eligibility is not dependent on admission into any care facility, nor do you have to obtain receipts for the care received to collect the designated benefit payments.
- The *freedom* to use your benefit the way you see fit – receive the type and quality of care you need or use it to replace the lost income of a family member that provides the tender care you deserve.
- Our unique assistance services offer you the advice and guidance of medical and health specialists (at no additional cost) to help you cope with a variety of issues in your daily life.

LONG-TERM CARE INSURANCE



ABOUT DESJARDINS INSURANCE

Desjardins Insurance offers a wide array of financial risk management solutions and services through a wide network of national distributors. Our product portfolio consists of life, health, investment and retirement products designed to meet the diverse financial needs of Canadians seeking financial protection.

Desjardins Insurance is a component of the Desjardins Group, the largest cooperative financial group in Canada, with assets exceeding the \$190-billion mark.

desjardinslifeinsurance.com

THE CHOICE IS YOURS

CALL YOUR FINANCIAL REPRESENTATIVE TODAY!

Independent Living™

Total Long-term Care



Desjardins Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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You make the decisions

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TENDER LOVING CARE FOR YOUR PHYSICAL AND FINANCIAL WELL-BEING!

- Will you outlive your RRSP?
- Are you looking for a financial planning retirement strategy that allows you to use your RRSP for other things besides a loss of independence?
- Are you concerned about leaving behind a legacy for your family, charity, church, community, etc?

Independent Living

THE IDEAL COMPLEMENT TO YOUR FINANCIAL PLANNING RETIREMENT STRATEGY...

Receive an extra or alternative source of income when you need it most!

If you require care due to an illness, accident or diminished physical or mental capacity, Independent Living™ provides you with a (tax-free) monthly income to help bridge the gap between your personal savings and provincial and private health insurance coverage.

Select one of the two possible options

	INDEPENDENT LIVING	INDEPENDENT LIVING 20
Issue Ages	18 to 80	
Cost of Insurance	Level premium payable for life	Level premium payable for 20 years
Change in Premium	Premium payable does not change for the first five years of the policy.	Premium payable does not change for the first five years of the policy. No additional premiums are required after 20 years.
Benefit Period	Benefit payable for a maximum period of: <ul style="list-style-type: none"> • 2 years • 5 years • Lifetime 	Lifetime
Waiting Period	Benefit payable after a waiting period of: 30 days, 90 days or 180 days.	
Monthly Benefit Amount	<ul style="list-style-type: none"> • Minimum: \$1,000 • Maximum: \$8,500 Monthly benefit amount may be increased in increments of \$100.	
Non-forfeiture Option	After the 10 th policy anniversary, if you decide to stop paying your premiums, you remain entitled to a benefit equal to the premiums collected for a reduced period. In other words, in the event of a loss of independence, you will receive a benefit equal to the amount originally selected. However, this benefit will terminate when the payments reach the total amount of the premiums paid.	
Spousal Reduction	Total premium is reduced by 10% when both spouses purchase an individual long-term care policy at the same time and when both spouses are approved.	

SUPPLEMENTARY BENEFIT OPTIONS:

Return of Premium at Death

Issue ages: 18 to 55

At the time of death, the total of all LTC premiums collected, LESS any benefit already received, is paid to the insured's designated beneficiary.

**Increase in the Insurance Amount
(Cost of Living Adjustment)**

The option to increase the benefit amount, every 3 years, without evidence of insurability, until the insured attains the age of 80.

This increase is subject to the increase in the rate of inflation as set by the consumer price index (CPI), up to a maximum of 15%.

For Independent Living 20, the portion of the sum insured that is added is payable for life. The cost of the benefit is payable to age 80 as long as it remains in-force.

IN THE EVENT OF A LOSS OF INDEPENDENCE, WHAT MEANS THE MOST TO YOU?

- Freedom to select the level of care you can afford?
- Remaining in the comfort of your own home without being a burden on others?
- Preserving your assets and retirement savings?
- Maintaining your standard of living as much as possible?
- Receiving the necessary, immediate and affordable services?
- Protecting your family's financial security?

PRESERVING QUALITY OF LIFE, DIGNITY AND FINANCIAL SECURITY

Avoid placing the physical and financial hardships associated with a loss of independence on your family and friends while preserving your assets and retirement savings.

Independent Living provides the financial means to give you the level of care you need, the ability to preserve your dignity and gives you the peace of mind you deserve.

