



Life with Long-Term Care Advance

FOR THE FREEDOM OF CHOICE

Life with Long-Term Care (LTC) Advance is paired with your life insurance coverage to protect you from the financial impact that could occur if you were to require daily care.

Ideal for you and your loved ones

The right choice if you want to:

- Protect yourself financially if you become unable to care of yourself due to illness or age
- Access your life insurance amount when you really need it
- Decrease the stress that your health condition may cause your loved ones
- Have the freedom to choose where you receive care, whether at home or at a facility care
- Not be dependant upon the public health system

How it works

With LTC Advance, you will get a tax-free monthly amount starting on your 65th birthday if, due to your age, an accident or an illness, you are unable to perform 2 of the 6 activities of daily living.

This amount is an interest-free 1% advance of your life insurance amount, up to a maximum of \$2,500 per month. You can access after a 90 days waiting period and it will be paid to you for up to a maximum of 100 consecutive months.

Upon your death, your beneficiaries will receive the higher of:

- The balance of your life insurance amount
or
- A minimum of 25% of your initial life insurance amount.

The Desjardins Insurance difference

DISTINCTIVE FEATURES

- **Great savings!** Life with LTC Advance bundles two types of coverage into one policy, life insurance and long-term care, so you save more
- If you're receiving a monthly benefit, you do not have to pay your premiums if your life insurance coverage amount is \$250,000 or less
- Get flexible coverage that changes as your life does: leave something behind for your loved ones and ensure your own well-being
- Your coverage pay out could be, for example:

Up to 75% of your initial life insurance
paid out as a monthly amount



25% of your initial life insurance paid
to your beneficiaries

KEY BENEFITS

- You benefit from a unique and tax-advantaged coverage since your monthly amounts are not taxable.
- Receipts are not required to receive your monthly amounts. You can use this amount as you wish.

CUSTOMIZE YOUR COVERAGE

Since you are unique and so are your needs, you can enhance your contract with additional coverage:

- Insure all your children and guarantee their insurability
- Be covered in case of a fracture, loss of use of a limb or dismemberment
- Pay no premiums if you become disabled



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones can have access to many complimentary assistance services, depending on your insurance coverage, such as 24/7 phone assistance service. You can use them whether you are healthy or going through a difficult time.

The assistance services are not a contractual obligation of Desjardins Insurance.

**The freedom to make your own health decisions means the world to you.
We can help you protect it.**

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