

SOLO™ Disability Income



FOR INCOME PROTECTION

Disability insurance replaces your income if you're unable to work due to an accident or illness. It allows you to focus on your recovery knowing that your monthly expenses will be covered.

Ideal for you and your loved ones

The right choice if you want to:

- Have access to a source of income replacement in the event of disability
- Maintain your standard of living and continue to meet your financial obligations without having to deplete your savings
- Enhance your existing disability insurance
- Be covered 24 hours a day

How it works

You choose the monthly amount based on your income. In case of disability, SOLO Disability Income pays you that amount, tax-free, during the benefit period you chose.

While you're receiving your monthly amounts, you don't have to pay the SOLO Disability Income premiums.



DID YOU KNOW?

More than **4 in 10 Canadians** with disabilities have a severe or very severe disability.

Source: Statistics Canada. Canadian Survey on Disability, 2017.

The Desjardins Insurance difference

FLEXIBLE OPTIONS

Depending on your needs, income and budget, choose:

- The monthly amount you'd like to receive in the event of a disability: between \$400 and \$10,000.
- The benefit period during which you'll receive your monthly amount: 2 years, 5 years or up to age 65.
- The waiting period before your first monthly amount is paid: from 30 days to 730 days.

DISTINCTIVE FEATURES

- The monthly amount is paid from the first day of disability resulting from hospitalization or day surgery if you choose a waiting period of 90 days or less.
- During the first 36 months of the benefit period, your monthly amount is guaranteed up to \$1,200.
- Keep your coverage in force from age 65 to 70 if you're working full-time, without having to provide new evidence of good health.

CUSTOMIZE YOUR COVERAGE

Since you're unique and so are your needs, you can enhance your contract with additional coverages:

- Receive 50% of your monthly amount if you're able to work part-time during the disability or gradually return to work after a total disability.
- Receive a monthly amount if you can't earn at least 20% of your income earned prior to the disability.
- Increase your monthly amount to keep up with your income without having to provide new evidence of good health.
- Have your monthly amount indexed if you're totally disabled for more than 12 consecutive months.
- Receive a 50% refund of premiums paid, minus any monthly amounts paid, if you cancel the policy on one of the eligible surrender dates.
- Continue to receive monthly amount, beyond the 24-month period provided in your basic coverage, if you're unable to perform your regular occupation and any replacement occupation for which you're qualified by virtue of your education, training and experience.



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones have access to our complimentary assistance services, based on your insurance coverage. You can use them when times are good, or when times are bad. 24/7 assistance is also available by phone.

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

**Your ability to earn a living is your most important asset.
We can help you protect it.**

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