



TO:	Representatives with eligible clients	FROM:	Marketing Communications, Individual Insurance and Savings
CC:		DATE:	September 21, 2015
SUBJECT:	New Simplified Offer for Life and Critical Illness Insurance		

We are pleased to tell you about our latest exciting offer: for a limited time, existing permanent life insurance policyholders will have the opportunity to apply for simplified critical illness insurance and/or life insurance.*

We have enclosed everything you need to get started, including:

- A sample copy of the personalized client letters to be mailed September 24, 2015. This will help to familiarize your clients with the offer before you follow up by phone.
- A list of your eligible clients, their contact details and other relevant information.
- Personalized simplified insurance offer applications for each eligible client.
- A reference guide with step-by-step instructions.

The application process is simple and straightforward. No underwriting required and policies will be issued in 48 hours when answering “No” to a few medical questions. All they have to do is choose which product(s) they want and sign the application.

All critical illness and life insurance products are eligible for this offer and regular commissions apply. The Multi-Coverage Discount may also be applied when two or more life coverages are selected.

Your clients have until **February 26th, 2016**, to take advantage of this special promotion.

If you have any questions, please contact your Regional Sales Team.

Good luck!

*Certain conditions apply



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

September 24, 2015

First name Last name
1234 Main Street
City PROV Postal code

As a valued client of Desjardins Insurance, we want you to be among the first to know about a quick and easy way to get the life and health insurance you need, without having to provide any proof of good health.

Your family and financial situations may have changed since you purchased your Desjardins Insurance policy. Whether you're launching a new venture, buying a home, starting a family or planning for retirement, your insurance portfolio should provide long-term financial protection for what matters most—your health and wellbeing, and that of your loved ones.

You can benefit from a customized combination of our industry-leading life and health coverages by simply answering “no” to a few questions and filling out a short application—no medical exam required!

Your representative will contact you shortly to explain this offer and to arrange a time to review your financial portfolio. However, should you wish to discuss this offer immediately, don't hesitate to contact your representative directly.

We greatly appreciate counting you among our clients and we thank you for the trust you continue to place in Desjardins Insurance.

Alain Bédard
Vice-President
Individual Insurance and Savings

C.C. John Representative

P.S. –Did you know that Bloomberg ranked Desjardins Group the world's fifth strongest bank in 2015? We're proud to be the top-rated bank in North American for the second year in a row.