

Reference Guide

Life and critical illness insurance offer for life insurance policyowners



OFFER DETAILS – Phase III

- Available to non-smoking insureds aged 18 to 50, without an extra premium or exclusions, who took out permanent life insurance coverage (Life 10, Life 20, Life at 65, G.W.L (Trad or UL) of \$100,000 or more between January 1, 2009 and December 31, 2013.
- A new policy will be issued, so regular policy fees will apply.
- **ALL** life insurance and critical illness products are available (temporary and permanent). A combination of life and critical illness is accepted, provided the total amount (life and CI) doesn't exceed the maximum insurance amount offered to the insured.
- For critical illness coverage, Refund of Premium (ROP) and Refund of Premiums upon Death (ROPD) are available.
- Additional benefits include: Accidental Death or Dismemberment, Accidental Dismemberment, Accidental Fracture and Family Accidental Fracture (UL only). No other benefits are permitted with this offer.
- The maximum insurance amount is the lesser of:
 - **50%** of the life insurance amount and
 - \$250,000The insurance amount can range from \$50,000 to \$250,000.
- Regular commissions apply.
- Offer ends February 26, 2016.

IMPORTANT

You **MUST** provide an illustration:

- For UL insurance products.
- If the Multi-Coverage Discount applies (the total amount of life insurance must not exceed the maximum insurance amount offered for that client).
- For a life insurance and critical illness insurance combination.
- If an additional benefit or option is added.
- For any other products or amount of insurance different from those shown on the application.

Be sure to verify that the insured's age on the nearest birthday does not change after December 1st, 2015. If it does, the premiums shown on the application are no longer valid and the usual administrative procedures will apply. For all clients born in June, you should do the offer before December 1, 2015.



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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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DON'T FORGET...

- To do a financial needs analysis with your client.
- To explain the product to your client and provide a copy of the illustration.
- To verify if the client information shown on the list is correct.
- If this sale replaces an in force policy from another company, please complete the notice or prior notice of replacement.
- If the policyowner is a company and the person authorized to sign has changed, please complete form 08295E – Supplementary Verification of Identity.
- Verify if the policyowner and the insured are Canadian citizens.

GOOD TO KNOW...

- Only one offer per insured.
- If the product chosen is a term life insurance, the P3 rate will be automatically given.
- If your client would like to add the Critical Illness Advance or Long-term Advance, please complete the standard application.
- If the insured answers “yes” to one or more questions, please complete the standard application.
- If you need to change the policyowner, make sure the policy is in force before making the change. Then complete form 09614A – Request for Title Changes.
- It is possible to take out a lower amount of insurance than the amount offered, as long as it meets the minimum requirement for the product applied for. Please attach the illustration to the application.
- The policy becomes effective when the first premium is paid and the request is approved.

METHOD OF PAYMENT – 3 OPTIONS

1

The new policy will be paid according to the same Pre-Authorized Debit Agreement – PDA (same day, frequency and account) as the life insurance policy.

The PDA is increased and you must fill in the Payment of Premiums section on the application.

2

The new policy will be paid with a different PDA (different day, frequency and account) as the life insurance policy.

Please fill in form 09312E – Pre-Authorized Debit Agreement and attach it to the application with a void cheque.

3

The new policy will be paid by cheque (annual premium) or payable upon delivery.

No signature is required.



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