

Term Repricing February 1, 2022

MEMORY AID

The Desjardins Insurance Difference

Target Market

Desjardins Insurance is targeting to maintain a position of Top 3 for \$1M+ and to be competitive in the \$250K-999K space.

Multi-Coverage Discount (MCD)¹

Not only are we more competitive with our new term re-pricing strategy, but premiums are even better with MCD.

- MCD is not reflected on LifeGuide.
- MCD will allow advisors to pass on the savings but also sell holistically

Assistance Services²

24/7 Home Phone assistance service allows you to call anytime to get answers from a nurse about any health-related questions like nutrition, immunizations, childcare, prescription drugs or the use of natural products.

Conversion³

A common benefit amongst competitors; however, our advantage is we offer 10 permanent life options!

- A full suite of permanent options
- More flexibility

Preferred Offer

For those who qualify for preferred rates, increase the face amount to maintain premium with no additional proof of insurability required.

Credit Card Payments⁴

Many clients like to pay by credit card to collect points or received cash back. Desjardins Insurance offers more payment options and our advantages include:

- Pay annually (save on fees. Approx. 1 month's premium)
- Pay 1st year and renewal premiums on credit card
- Add value: collect points or cash back by paying your term life policy

Association Option⁵

Although offered through some competitors, this is usually not contractual. Association option is listed as a contractual agreement on our term life.

Exchange Option⁶

Extend the shelve life of your term life policy with the exchange option.

- Offered under Term 10 and 20
- Position this option as another touch point for the advisor and client, building their sales pipeline

Term 10*

MNS	25K	50K	100K	250K	500K	1000K	5000K	10000K
20	4	3	5	4	3	3	4	4
25	4	3	6	5	3	3	3	3
30	4	3	6	5	4	3	3	4
35	4	3	5	4	4	3	2	4
40	4	6	6	3	4	3	3	4
45	4	8	5	5	6	2	2	3
50	5	10	4	6	7	2	3	3
55	4	9	6	6	6	3	4	5
60	5	9	6	4	5	3	4	4
65	5	10	6	5	4	3	4	4
70	5	10	5	6	4	3	4	4
75	4	6	5	4	5	3	3	3

MS	25K	50K	100K	250K	500K	1000K	5000K	10000K
20	4	4	5	3	3	2	2	2
25	4	4	6	4	5	2	3	3
30	4	9	6	3	6	2	2	2
35	4	8	6	4	4	4	4	4
40	4	10	6	3	4	2	4	4
45	4	10	3	3	5	3	4	4
50	5	10	6	5	6	5	5	5
55	5	10	5	3	6	4	5	5
60	6	10	5	5	4	4	3	3
65	6	10	5	4	5	4	4	5
70	6	9	3	2	5	4	4	4
75	4	6	5	5	5	3	3	3

FNS	25K	50K	100K	250K	500K	1000K	5000K	10000K
20	3	2	2	2	3	2	1	1
25	3	2	6	6	3	2	1	1
30	3	2	5	5	4	2	2	1
35	4	3	4	3	1	2	3	3
40	4	3	5	3	3	3	1	1
45	4	7	6	3	2	4	1	1
50	4	7	5	4	5	5	3	3
55	4	9	3	6	5	2	2	3
60	5	9	3	3	4	3	4	4
65	5	9	4	3	6	3	4	4
70	5	10	5	4	5	4	4	5
75	4	5	3	5	5	3	3	3

FS	25K	50K	100K	250K	500K	1000K	5000K	10000K
20	4	5	6	4	6	2	2	2
25	4	5	6	4	3	4	2	2
30	4	5	5	4	3	3	2	1
35	4	7	6	5	6	2	4	3
40	4	7	3	5	6	2	3	3
45	4	7	6	4	4	2	4	4
50	5	5	5	4	6	5	5	5
55	5	5	5	4	3	4	5	5
60	6	4	4	5	4	2	4	4
65	6	10	5	4	5	3	4	4
70	5	8	3	5	5	4	4	4
75	4	4	5	3	5	2	3	3

Term 20*

MNS	25K	50K	100K	250K	500K	1000K	5000K	10000K
0	1	1	1	1	1	1	1	1
5	1	1	1	1	1	1	1	1
10	1	1	1	1	1	1	1	1
15	2	1	1	1	2	1	2	1
20	4	3	4	2	3	2	4	4
25	4	3	5	2	2	2	2	2
30	4	3	2	2	2	2	2	2
35	4	3	2	2	1	1	1	1
40	4	4	1	2	2	1	1	2
45	4	7	4	3	1	1	2	2
50	4	7	4	3	1	2	2	2
55	5	5	4	3	2	2	2	2
60	5	9	3	3	1	1	1	1
65	5	9	2	3	1	1	1	1

MS	25K	50K	100K	250K	500K	1000K	5000K	10000K
0	1	1	1	1	1	1	1	1
5	1	1	1	1	1	1	1	1
10	1	1	1	1	1	1	1	1
15	1	1	1	1	1	1	1	1
20	4	3	2	3	2	2	2	2
25	4	3	2	3	2	2	2	2
30	4	3	2	3	2	1	1	1
35	4	5	4	3	2	2	2	2
40	5	4	3	3	2	2	2	2
45	6	7	4	3	2	2	2	2
50	6	7	3	3	1	1	1	1
55	5	7	3	3	2	2	2	2
60	5	9	3	4	1	1	1	1
65	5	9	2	3	1	1	1	1

FNS	25K	50K	100K	250K	500K	1000K	5000K	10000K
0	1	1	1	1	1	1	1	1
5	1	1	1	1	1	1	1	1
10	1	1	1	1	1	1	1	1
15	1	1	1	2	1	2	1	1
20	3	3	5	6	3	3	2	2
25	4	3	4	4	1	3	1	2
30	4	3	3	1	2	1	1	1
35	4	3	1	2	1	1	1	1
40	4	3	3	1	1	1	1	2
45	4	5	3	3	1	1	2	2
50	4	5	3	3	2	2	2	3
55	5	5	3	4	2	2	2	2
60	5	5	3	2	1	1	1	1
65	5	9	3	2	1	1	1	1

FS	25K	50K	100K	250K	500K	1000K	5000K	10000K
0	1	1	1	1	1	1	1	1
5	1	1	1	1	1	1	1	1
10	1	1	1	1	1	1	1	1
15	1	1	1	1	1	1	1	1
20	4	3	2	4	2	2	2	2
25	4	3	4	3	1	1	1	1
30	4	3	3	4	1	1	1	1
35	4	3	2	3	1	2	1	1
40	4	4	2	3	2	1	1	1
45	6	5	2	3	2	2	2	2
50	6	4	1	4	2	2	2	2
55	5	6	3	3	2	2	2	2
60	5	6	3	3	1	1	1	1
65	5	9	3	3	1	1	1	1

*Price comparison as of January 2022. Number of companies: 21. Source: LifeGuide



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Disclaimers

1. The Multi-Coverage Discount (MCD) is specially designed so that your clients can enjoy reduced premium rates when they purchase at least two eligible insurance coverages, on the same policy. It's an excellent way to get the coverage your clients need and still suit their budget! For terms and conditions, please contact your [Desjardins Insurance Sales Team](#)
2. Assistance service is not a contractual obligation of Desjardins Insurance and may be withdrawn at any time without notice. For more information: [Complimentary Assistance Services](#)
3. Conversion: Terms and conditions apply with conversions. For a full list of conversion options: [Products available for conversion](#)
4. Desjardins Insurance offers credit card payments on New Business sales for life and health insurance on first year premiums and renewal. Visa and Mastercard is accepted up to \$10,000 / year in premium. Credit card payment is only offered on annual payment plans.
5. Association Option: Individual coverages include an option for exchanging the individual coverage for joint last-to-die coverage, up to age 70. This option allows you to add new insureds to the joint coverage. The products offered are the same as those available for conversion. For more details, please contact your [Desjardins Insurance Sales Team](#)
6. Exchange Option: allows your clients to exchange their term for longer term life insurance coverage during the first five years of coverage, without new evidence of insurability. This is only available on Term 10 and Term 20. For more details, please contact: please contact your [Desjardins Insurance Sales Team](#)