

If the insurance was offered to me in Quebec

Savings-Life Insurance Summary

This summary provides you with basic information about Savings-Life Insurance.

Click the icon to access the document:



Autorité des marchés financiers (AMF) fact sheet

The AMF fact sheet contains information about certain rights.

Click the icon to access the document:



Savings-Life Insurance Booklet

This booklet provides you with what you need to know about Savings-Life Insurance and is part of your insurance contract.

Click the icon to access the document:



Notice of Rescission of an Insurance Contract

You can complete this form to end your coverage. You'll also find a similar form at the end of the booklet.

Click the icon to access the document:




If the insurance was offered to me in Ontario

Savings-Life Insurance Booklet

This booklet provides you with what you need to know about Savings-Life Insurance and is part of your insurance contract.

Click the icon to access the document:





Savings-Life Insurance Summary

This group insurance pays an amount in case of death or a cancer diagnosis.

What's this summary for?

This summary provides you with basic information about Savings-Life Insurance so you can decide if this product is right for you.



For more details, see the Savings-Life Insurance Booklet. It contains everything you need to know about this insurance and must be provided to you with this summary. You can also find it online at www.desjardins.com.

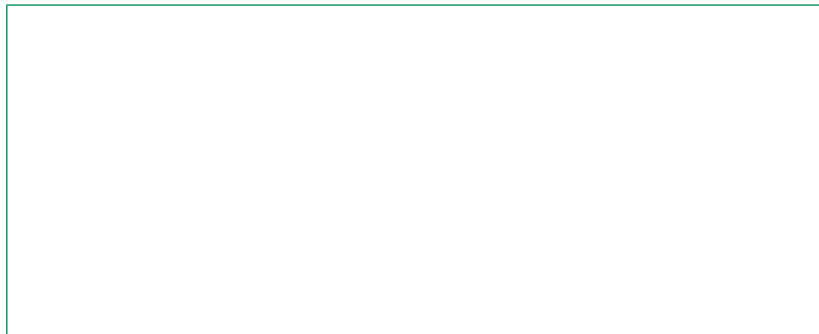
Insurer

Desjardins Insurance

200, rue des Commandeurs
Lévis (Québec) G6V 6R2
1-866-286-7826

To look us up in the Autorité des marchés financiers's register of insurers, go to: www.lautorite.qc.ca/en
(client number: 2000379948)

Distributor



What you need to know



Some conditions may limit your coverage

To avoid unpleasant surprises, read the Savings-Life Insurance Booklet carefully. For example, here are 3 conditions that may limit your coverage:

Your insurance amounts will go down over time

When you turn 70, your life insurance and cancer coverage benefits start to go down.

Maximums

The total amount you can get coverage for can't exceed:

- At the same caisse:
 - \$60,000 in case of death
 - \$12,500 in case of a cancer diagnosis
- At different caisses:
 - \$75,000 in case of death
 - \$18,750 in case of a cancer diagnosis

Exclusions

Your life insurance coverage has 2 exclusions

1. No benefit is payable in case of suicide in the first 6 months of coverage.
2. No benefit is payable if an insured person dies before they're 15 days old.

Your cancer coverage has 3 exclusions:

1. Some cancers aren't covered.
2. You may not be covered if you have cancer more than once in a 5-year period.
3. You may not be covered if your cancer is diagnosed in the first 2 years of coverage.

To find out more about these exclusions, see the Savings-Life Insurance Booklet.

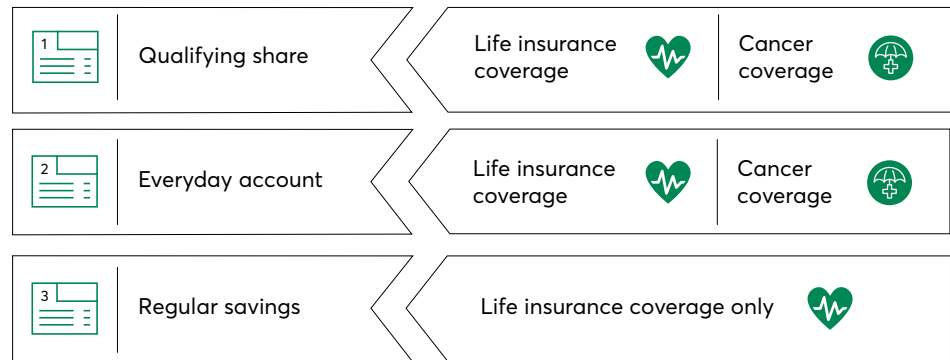
Savings-Life Insurance at a glance

As a Desjardins member, you can get Savings-Life Insurance.

This coverage is tied to your account.

3 eligible accounts

Coverage varies depending on type of account



In case of death, we pay an amount for each account you have the coverage for.



In case of a cancer diagnosis, we pay an amount for each account you have the coverage for.



1. About this insurance

1.1 Who can be insured

You must meet the following 4 criteria:

1. You have an individual or joint qualifying share account, everyday account or regular savings account.
2. You're under 70 when you take out the insurance.
3. You must be a Canadian resident (that means you're legally authorized to reside in Canada and you live there at least 6 months a year). If you aren't a Canadian resident, you must meet the following 3 criteria:
 - Be authorized to reside in Canada and have come to Canada with the intention of settling here, and
 - Be enrolled in a federal/provincial/territorial immigration program, and
 - Have a valid study permit or work visa showing that you'll stay in Canada long enough.
4. Your answers to the questions on the insurance application show you're eligible for coverage.

For **joint accounts**, each account holder must meet these 4 conditions—if 1 account holder is insured, the other must be, too.

This coverage isn't available to businesses and other legal entities.

You need to provide accurate information

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

Information about age

If the inaccurate information is related to your age, we may adjust the cost of your insurance or the amount paid for a claim.

1.2 Eligible accounts

At the same caisse, you can get the coverage for:

- 1 qualifying share account
- 1 everyday account
- 1 regular savings account

You can get Savings-Life Insurance for additional accounts in each category if the accounts are held at other Desjardins caisses.

1.3 Coverage start date

The coverage starts as soon as you sign the Application for Insurance.



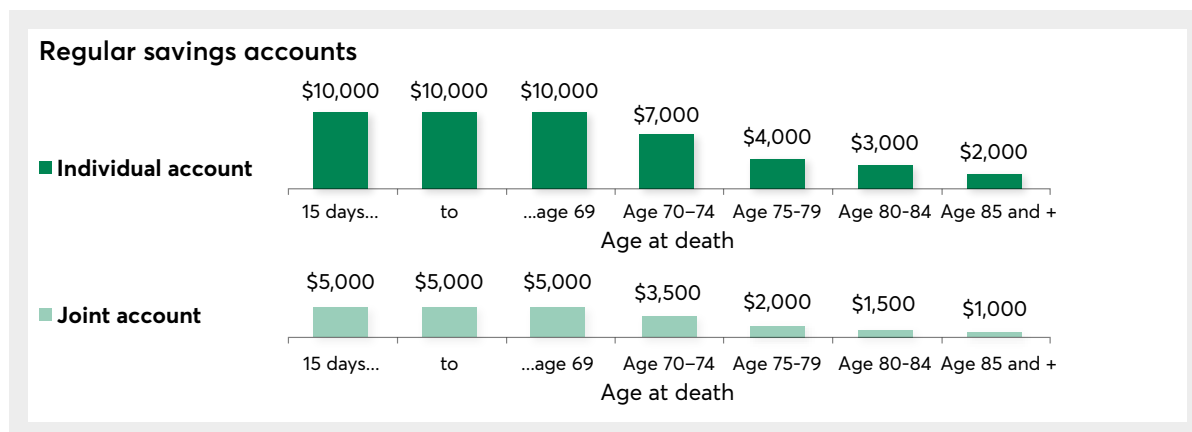
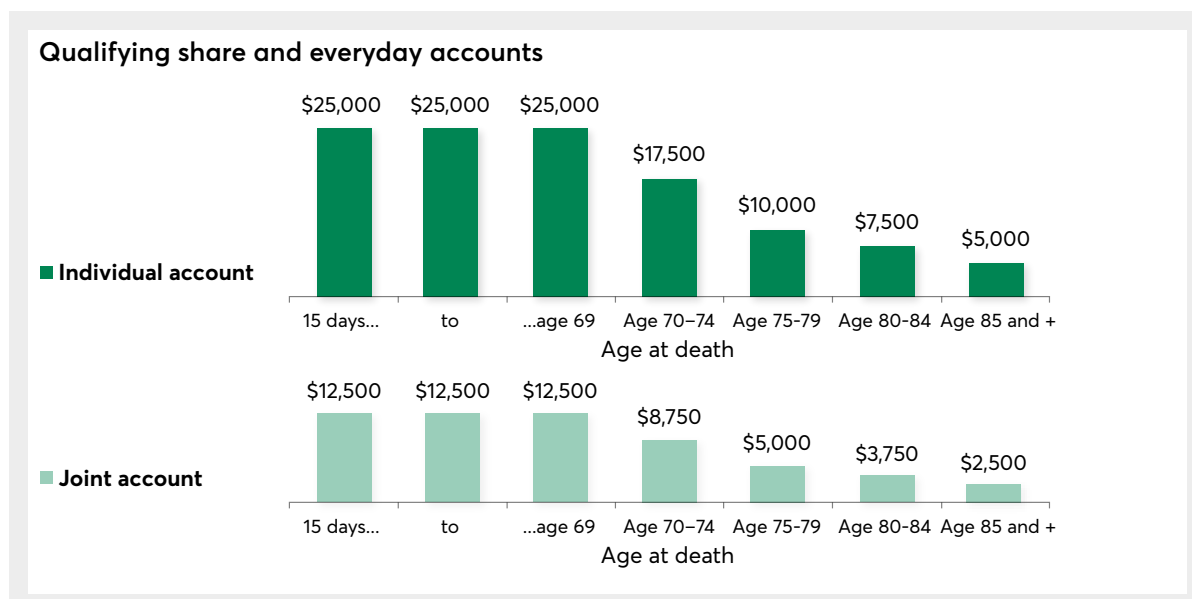
2. Life insurance

In case of death, we'll pay an amount for each account you have the coverage for.

2.1 Death benefit

The amount paid for each account varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are on the day you die



2.2 Maximum death benefit

- If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$60,000** if you die.
- If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$75,000** if you die.

2.3 Exclusions

No death benefit is payable in these 2 situations:

1. In case of suicide in the first 6 months of coverage
2. If an insured person dies before they're 15 days old.



3. Cancer coverage

In case of a cancer diagnosis, we'll pay an amount for each of the eligible accounts you have the coverage for.

3.1 Covered cancers

To be covered, you must be insured on the date you're diagnosed with cancer, and your cancer must be:

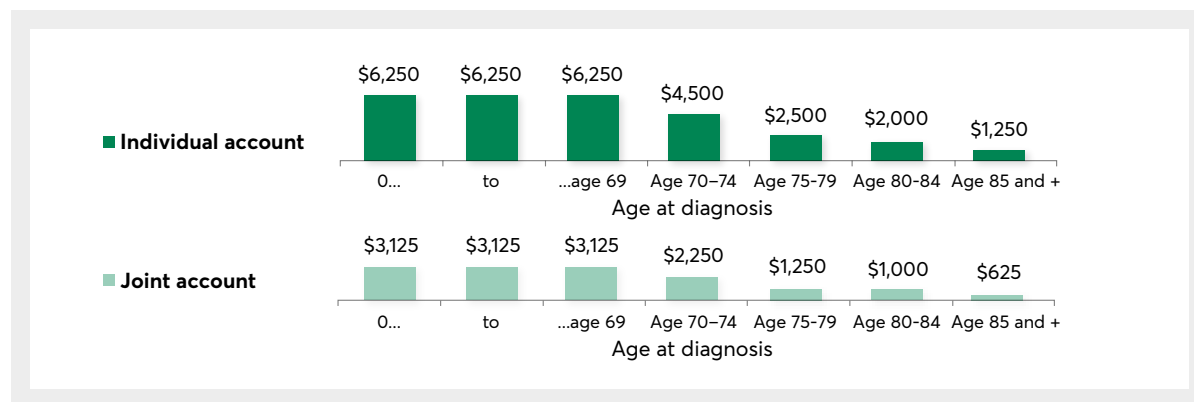
- A tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue
- Definitely diagnosed by a specialist

The diagnosis date is the date on which recognized lab tests show the presence of cancer.

3.2 Cancer benefit

The amount we pay for each account you have the coverage for varies depending on:

- How old you are on the date you're diagnosed with cancer
- Whether it's an individual or a joint account



3.3 Maximum cancer benefit

- If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$12,500** if you're diagnosed with cancer.
- If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$18,750** if you're diagnosed with cancer.

3.4 Exclusions

Exclusion 1. Cancers that aren't covered

You aren't covered if you have any of these cancers:

- a) Carcinoma *in situ*
- b) Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or V invasion)
- c) Any non-melanoma skin cancer that has not metastasized
- d) Stage A (T1a or T1b) prostate cancer

Exclusion 2. If you have cancer more than once in a 5-year period

You may not be covered if you were diagnosed with cancer, consulted a doctor or other healthcare professional, or received at least 1 treatment (care, exam, test, hospitalization or drugs) for cancer more than once in a 5-year period.

Exclusion 3. If your cancer is diagnosed in the first 2 years of coverage

You may not be covered if your cancer is diagnosed within 2 years of your coverage start date.



To find out more about these exclusions, see the Savings-Life Insurance Booklet that must be provided to you with this summary.

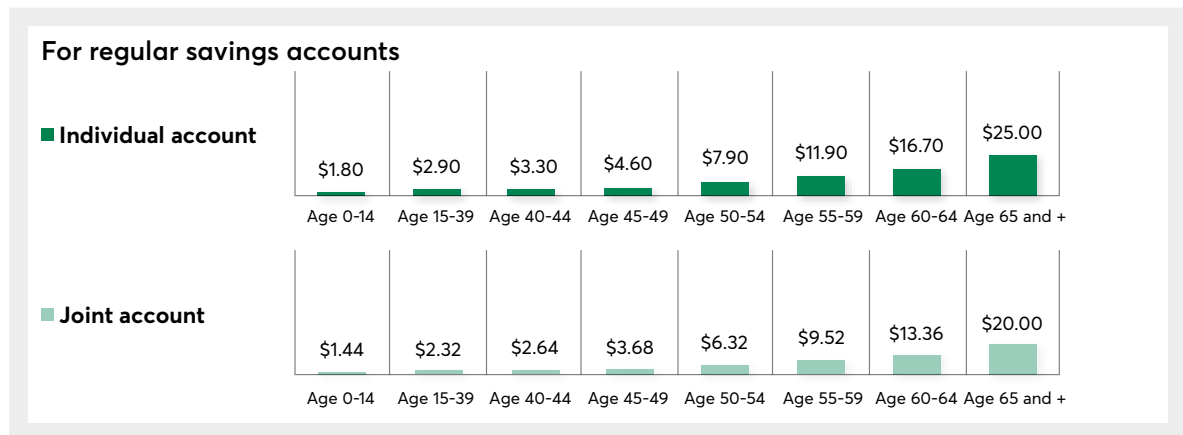
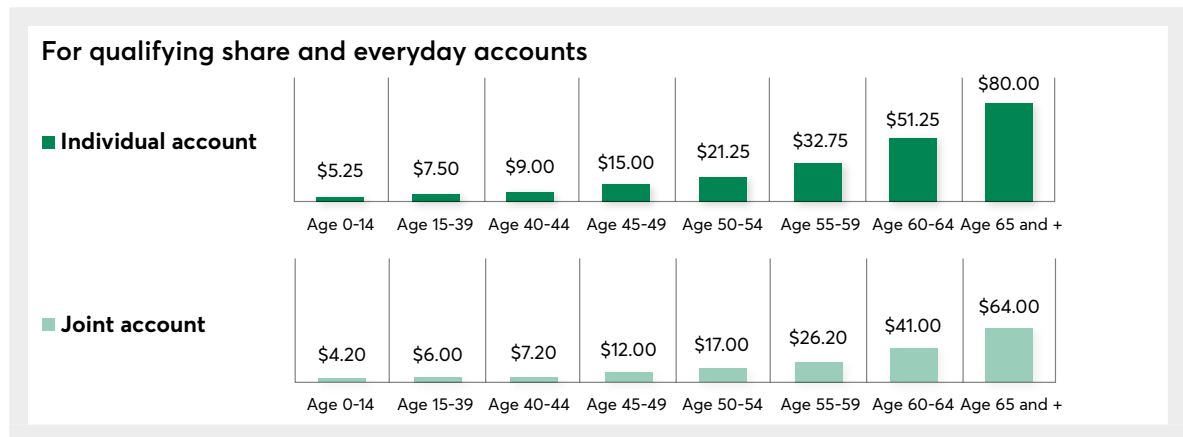
4. Cost of your insurance

4.1 Monthly premiums for each account you have the coverage for

The premium is the amount you need to pay for your insurance every month.

Your premium varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are (for joint accounts, we use the age of the oldest account holder)



4.2 Your premium will go up over time

Every time you enter a new age range, the premium will go up.

Your premium is debited from your account on the first day of the month. It's based on how old you were on the previous business day.

We reserve the right to change premium amounts at any time.

5. End of coverage

You have 3 options:

- Sign a form at your caisse
- Fill out the End Your Coverage form at the end of the Savings-Life Insurance Booklet, and drop it off at or send it by registered mail to your caisse, or
- Fill out the Notice of Rescission of an Insurance Contract that must be provided to you with this summary, and drop it off at or send it by registered mail to your caisse.

If you end your coverage ...	
... within 30 days of when it started	<ul style="list-style-type: none">• We'll consider you to have never been insured.• We'll refund any premiums you've paid, as long as you haven't made any claims.
... more than 30 days after it started	<ul style="list-style-type: none">• Your coverage will end on the last day of the month in which we receive your written request.• You won't get any money back.

6. Claims

6.1 Make a claim in 2 easy steps

1. Get the required claim forms

You have 3 options for getting the required forms and documents, and information on how to submit a claim:

- Go to www.claim.desjardinslifeinsurance.com
- Call us at 1-877-338-8928
- Speak with an advisor at your caisse

2. Send us the required forms and proof

You can use this secure link to send us most of your documents: www.desjardinslifeinsurance.com/send.

However, if we ask you for original documents, you can't use the link—you have to mail them to us. You're responsible for paying any fees the doctor charges to fill out forms.

6.2 When you need to submit claims by

For a death

You have to submit the required forms and proof of death as soon as reasonably possible.

For a cancer diagnosis

You have to submit the required forms and any supporting documents we ask you for as soon as possible.

6.3 Our response to your claim

Within 30 days of receiving your documents, we'll send you a letter:

- Informing you of your benefit payments, if we approve your claim
- Explaining the reasons for our decision, if we deny your claim or only pay a portion of the amount claimed.

6.4 If you don't agree with our decision

If we don't approve a claim or only pay a portion of the amount claimed, you can submit additional information and ask us to review your claim.

7. If you're dissatisfied with our service

If you have any concerns about your insurance or you're dissatisfied with the product or service you received, we want to know. Here's what you need to do:

1. Contact the person or the caisse that sold you the insurance.

You can find the phone number in the documentation you received when you applied for the insurance. Call and ask for an explanation. In most cases, this call is all it takes to get answers to your questions.

2. Call our Customer Contact Centre.

If you're not completely satisfied with the answers you were given in step 1, call our Customer Contact Centre at 1-866-838-7585.

3. Write to our Complaints Handling Team.

If you're not satisfied with the response you received from our Customer Contact Centre, you can file a complaint with our Complaints Handling Team. Their role is to evaluate whether we've followed proper practices and procedures when clients feel they haven't received the service they're entitled to.

Here's how to contact them:

Complaints Handling Team
Desjardins Insurance
100, rue des Commandeurs
Lévis (Québec) G6V 7N5

Email: complaints@desjardins.com

Phone (toll-free): 1-888-556-7212

Some tips to speed up the process

- Gather all the relevant documents and information you'll need to explain your situation in detail: Statements, names of employees you've dealt with, the date you experienced your problem, etc.
- Whenever you contact us, write down the name of the person you deal with and the date you contacted them.
- Include your name, address and phone number whenever you write to us.
- For more information about what to do if you're dissatisfied or have a complaint, or to download a complaint form, go to www.desjardinslifeinsurance.com/complaint.

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The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: _____

Name of insurer: _____

Name of insurance product: _____



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.




RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:



Savings-Life Insurance Booklet

This group insurance pays an amount in case of death or a cancer diagnosis.

What's this booklet for?

This booklet provides you with everything you need to know about Savings-Life Insurance and is part of your insurance contract.



To make a claim:

1-877-338-8928

www.claim.desjardinslifeinsurance.com



To ask questions:

1-888-905-7065



To modify your insurance:

Call your caisse



What you need to know



Some conditions may limit your coverage

To avoid unpleasant surprises, read this booklet carefully. For example, here are 3 conditions that may limit your coverage:

Your insurance amounts will go down over time

When you turn 70, your life insurance and cancer coverage benefits start to go down.

Maximums

The total amount you can get coverage for can't exceed:

- At the same caisse:
 - \$60,000 in case of death
 - \$12,500 in case of a cancer diagnosis
- At different caisses:
 - \$75,000 in case of death
 - \$18,750 in case of a cancer diagnosis

Exclusions

Your cancer coverage has 3 exclusions:

1. Some cancers aren't covered.
2. You may not be covered if you have cancer more than once in a 5-year period.
3. You may not be covered if your cancer is diagnosed in the first 2 years of coverage.

What this insurance is

Savings-Life Insurance is group insurance and it's an agreement entered into and signed by your caisse and us, Desjardins Insurance.



Insurer

Desjardins Insurance
200, rue des Commandeurs
Lévis (Québec) G6V 6R2
1-888-905-7065

Beneficiary

In case of death, if the insured person hasn't named a beneficiary, the benefit will be deposited into the deceased person's estate account.

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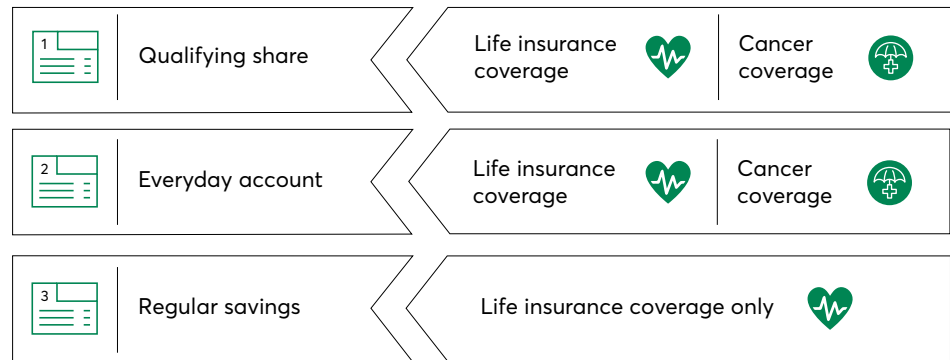
Savings-Life Insurance at a glance

As a Desjardins member, you can get Savings-Life Insurance.

This coverage is tied to your account.

3 eligible accounts

Coverage varies depending on type of account



In case of death, we pay an amount for each account you have the coverage for.



In case of a cancer diagnosis, we pay an amount for each account you have the coverage for.



1. About this insurance

1.1 Who can be insured

You must meet the following 4 criteria:

1. You have an individual or joint qualifying share account, everyday account or regular savings account.
2. You're under 70 when you take out the insurance.
3. You must be a Canadian resident (that means you're legally authorized to reside in Canada and you live there at least 6 months a year). If you aren't a Canadian resident, you must meet the following 3 criteria:
 - o Be authorized to reside in Canada and have come to Canada with the intention of settling here, and
 - o Be enrolled in a federal/provincial/territorial immigration program, and
 - o Have a valid study permit or work visa showing that you'll stay in Canada long enough.
4. Your answers to the questions on the insurance application show you're eligible for coverage.

For **joint accounts**, each account holder must meet these 4 conditions—if 1 account holder is insured, the other must be, too.

This coverage isn't available to businesses and other legal entities.

You need to provide accurate information

If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

Information about age

If the inaccurate information is related to your age, we may adjust the cost of your insurance or the amount paid for a claim.

1.2 Eligible accounts

At the same caisse, you can get the coverage for:

- 1 qualifying share account
- 1 everyday account
- 1 regular savings account

When you're covered with Savings-Life Insurance for more than 1 account at the same caisse, we can't pay more than a total of:

- \$60,000 in case of death
- \$12,500 in case of a cancer diagnosis

You can get Savings-Life Insurance for additional accounts in each category if the accounts are held at other Desjardins caisses. In this case, the total amount paid for all the accounts you have the coverage for can't exceed:

- \$75,000 in case of death
- \$18,750 in case of a cancer diagnosis.

1.3 Coverage start date

The coverage starts as soon as you sign the Application for Insurance.



2. Life insurance

In case of death, we'll pay an amount for each account you have the coverage for.

2.1 Accounts offering life insurance

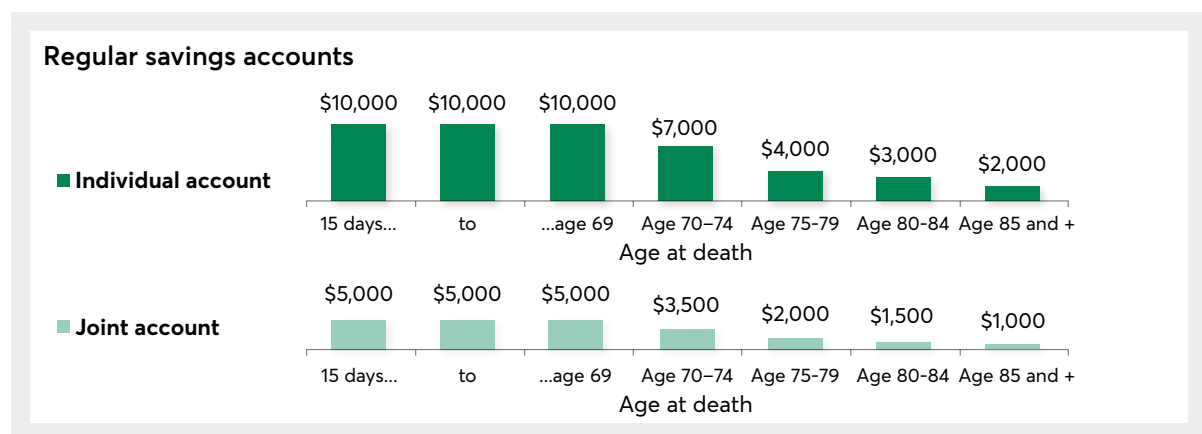
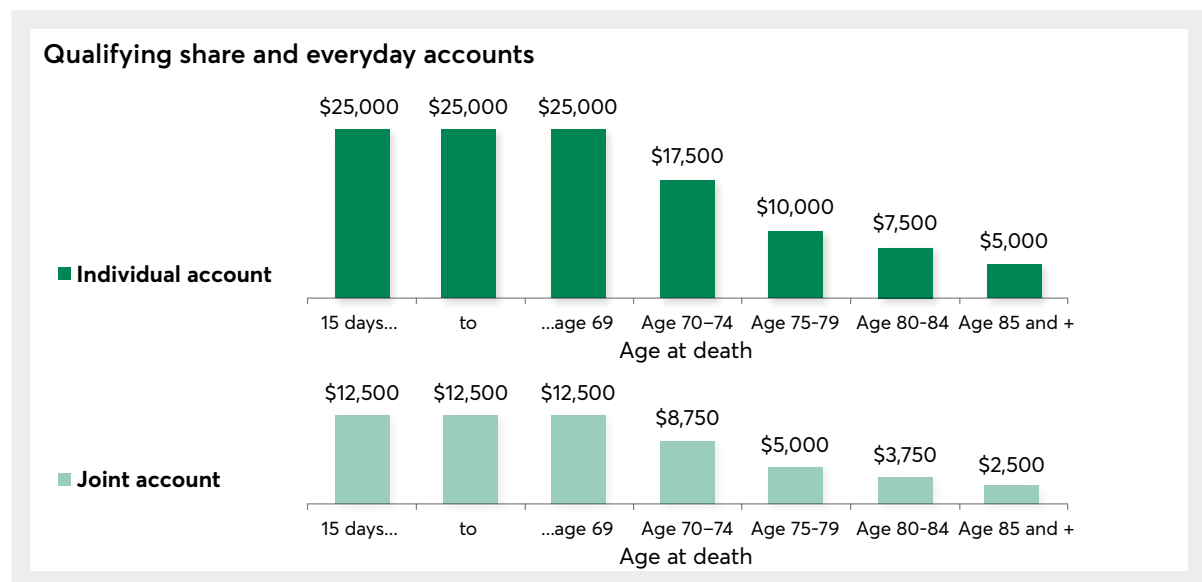
To benefit from the life insurance, you must have Savings-Life Insurance for:

- A qualifying share account
- An everyday account, or
- A regular savings account

2.2 Death benefit

The amount paid for each account varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are on the day you die



2.3 Maximum death benefit

- If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$60,000** if you die.
- If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$75,000** if you die.

If you already received an amount for a cancer diagnosis

The fact that we paid an amount for a cancer diagnosis (see section 3. Cancer coverage) won't have any impact on the amount we'll pay if you die.

2.4 Benefit payment

Who the benefit is paid to

- Your beneficiary, if you've named one.
- If you haven't named a beneficiary:
 - For **individual accounts** and **joint accounts**, the benefit amount is transferred to the caisse. The caisse will then deposit the amount into your estate account. For joint accounts, the surviving account holder isn't entitled to the amount, unless they're one of the heirs.
 - For **accounts held on behalf of a minor child** (only for those who took out the coverage before September 20, 2021), the benefit amount is transferred to the caisse. The caisse then deposits the amount into the account of the adult who has taken out the coverage.

Beneficiary designations

You can name one or more beneficiaries. We'll pay the insurance amount to them in case of death.

- If you name a **revocable** beneficiary, you can change the beneficiary any time you'd like, without their written consent.
- If you name an **irrevocable** beneficiary, you can't change the beneficiary unless they consent to it in writing.

To make or change a beneficiary designation, you'll need to fill out the applicable form at your caisse.

Who can name a beneficiary

- For **individual accounts**, the account holders who are 18 or older (Quebec), or 16 or older (Ontario) can name their beneficiary.
- For **joint accounts**, each account holder can name their own beneficiary. The consent of the other account holder isn't needed.

2.5 Exclusions

No death benefit is payable in these 2 situations:

1. In case of suicide in the first 6 months of coverage
2. If an insured person dies before they're 15 days old.



3. Cancer coverage

In case of a cancer diagnosis, we'll pay an amount for each of the eligible accounts you have the coverage for.

3.1 Accounts offering cancer coverage

To benefit from the cancer coverage, you must have Savings-Life Insurance for:

- A qualifying share account, or
- An everyday account

This coverage isn't available for regular savings accounts.

3.2 Covered cancers

To be covered, you must be insured on the date you're diagnosed with cancer, and your cancer must be:

- A tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue
- Definitely diagnosed by a specialist

Diagnosis date

The diagnosis date is the date on which recognized lab tests show the presence of cancer.

As you'll see in other sections of this booklet, this date is important for 2 reasons:

- We use it to determine if you're eligible for an amount in the event of a cancer diagnosis
- The amount paid in the event of a cancer diagnosis varies depending on how old you are on the diagnosis date

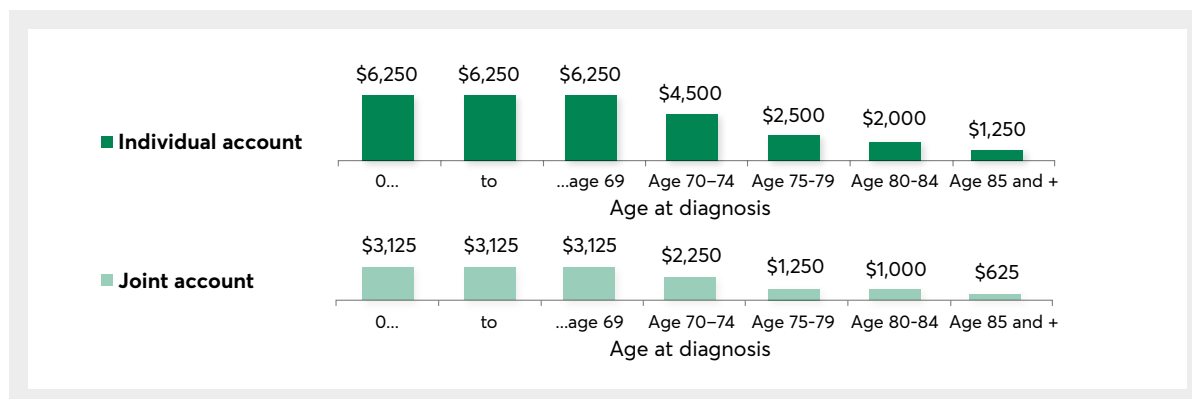
Specialist

A specialist is a licensed physician with specialized medical training related to the type of cancer for which you're making a claim. They must practise medicine in Canada and be licensed to do so. The specialist who makes the diagnosis can't live with you. If you're a doctor, you can't diagnose yourself for the cancer for which you're making a claim.

3.3 Cancer benefit

The amount we pay for each account you have the coverage for varies depending on:

- How old you are on the date you're diagnosed with cancer
- Whether it's an individual or a joint account



3.4 Maximum cancer benefit

- If the accounts you have the coverage for are at **the same caisse**, we won't pay more than **\$12,500** if you're diagnosed with cancer.
- If the accounts you have the coverage for are at **different caisses**, we won't pay more than **\$18,750** if you're diagnosed with cancer.
- The fact that we're paying an amount for a cancer diagnosis won't have any impact on the amount we'll pay if you die (see section 2. Life insurance).

3.5 Who the benefit is paid to

The benefit amount is transferred to the caisse. The caisse then deposits the amount into the everyday account. For joint accounts, all account holders have access to the benefit payment.

3.6 Exclusions

Exclusion 1. Cancers that aren't covered

You aren't covered if you have any of these cancers:

- a) Carcinoma *in situ*
- b) Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or V invasion)
- c) Any non-melanoma skin cancer that has not metastasized
- d) Stage A (T1a or T1b) prostate cancer

Exclusion 2. If you have cancer more than once in a 5-year period

Answer the following questions to find out if this exclusion applies to you:

Question 1. In the 5 years prior to your current cancer diagnosis date, were you diagnosed with cancer?

You can answer **No** if you were diagnosed with a cancer that's not covered (listed in exclusion 1).

Yes

This exclusion applies to you.
You aren't covered for your current cancer.

No

This exclusion may apply to you.
Go to the next question.

Question 2. In the 5 years prior to your current cancer diagnosis date, did you consult a doctor or other healthcare professional, or did you receive at least 1 treatment (care, exam, test, hospitalization or drugs) for cancer?

You can answer **No** if:

- You only made follow-up visits or took preventive medication for the cancer
- It's a cancer that's not covered (listed in exclusion 1), or
- You were only seen or treated for the current cancer you're making a claim for

Yes

This exclusion applies to you.
You aren't covered for your current cancer.

No

This exclusion doesn't apply to you.

Exclusion 3. If your cancer is diagnosed in the first 2 years of coverage

Answer the following questions to find out if this exclusion applies to you:

Question 1. Was your cancer diagnosed within 2 years of your coverage start date?



Yes

This exclusion may apply to you.
Go to the next question.

No

This exclusion doesn't apply to you.
You don't have to answer any more questions.

Question 2. In the 6 months right before your coverage start date, did you consult a doctor or other healthcare professional, or did you receive at least 1 treatment (care, exam, test, hospitalization or drugs) for any signs or symptoms that led to your cancer diagnosis?



Yes

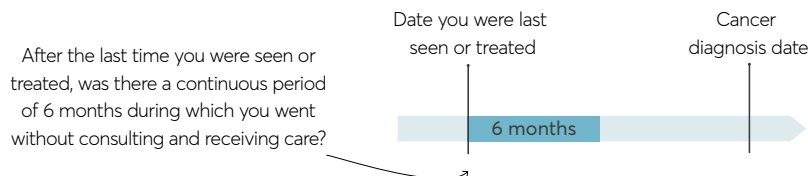
This exclusion may apply to you.
Go to the next question.

No

This exclusion doesn't apply to you.
You don't have to answer question 3.

Question 3. After the last time you were seen or treated, was there a continuous period of 6 months during which you didn't consult a doctor or other healthcare professional and didn't receive treatment (care, exam, test, hospitalization or drugs) for the signs or symptoms that led to your cancer diagnosis?

The period of 6 continuous months may start before your coverage start date and end after your coverage start date. It may also start and end after your coverage start date.



Yes

This exclusion doesn't apply to you.

No

This exclusion applies to you.
You aren't covered for this cancer.

4. Transferring your coverage

Transferring your coverage between 2 accounts

In some cases, you can transfer your coverage from 1 account to another by filling out the applicable form. Some conditions and restrictions apply.

Transferring your coverage between 2 caisses

If you change caisses and your new caisse has a Savings-Life Insurance contract with us (Desjardins Insurance), you can transfer your coverage to your new accounts with the consent of your new caisse. Some conditions and restrictions apply.

To transfer your insurance to a new caisse, you'll need to sign the applicable form. Ask your caisse for the form.

Any transfer you make can't result in an increase to the amount that we would pay for a claim.

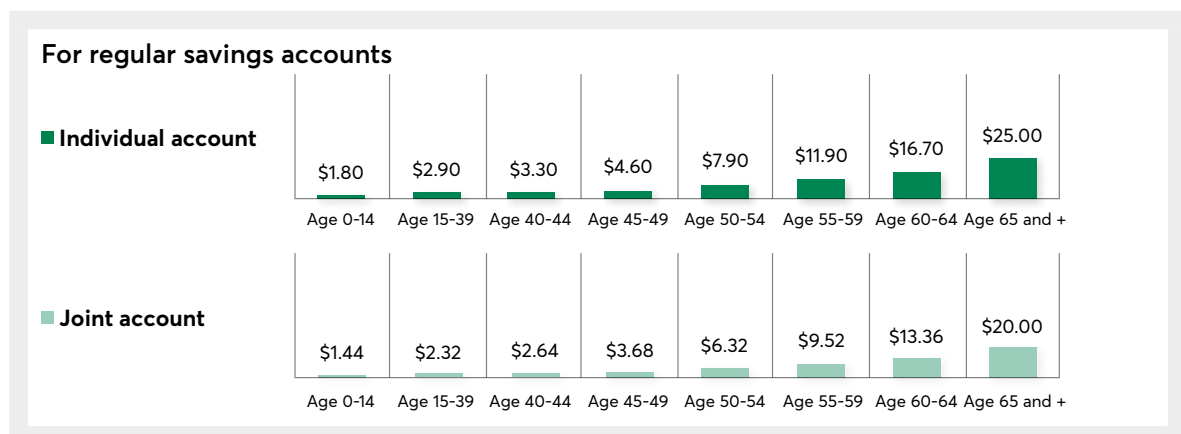
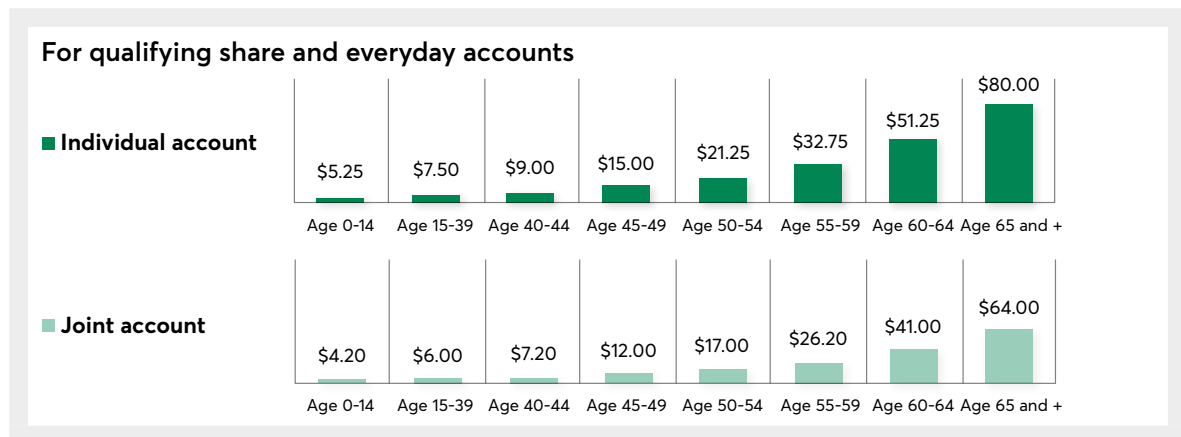
5. Cost of your insurance

5.1 Monthly premiums for each account you have the coverage for

The premium is the amount you need to pay for your insurance every month.

Your premium varies depending on:

- The type of account
- Whether it's an individual or a joint account
- How old you are (for joint accounts, we use the age of the oldest account holder)



5.2 Your premium will go up over time

Every time you enter a new age range, the premium will go up.

Your premium is debited from your account on the first day of the month. It's based on how old you were on the previous business day.

We reserve the right to change premium amounts at any time.

6. End of coverage

6.1 How to end your coverage

You have 3 options:

- Sign a form at your caisse
- Fill out the End Your Coverage form on page 17 of this booklet, and drop it off at or send it by registered mail to your caisse, or
- Fill out the Notice of Rescission of an Insurance Contract you received when you purchased your coverage, and drop it off at or send it by registered mail to your caisse.

If you end your coverage ...	
... within 30 days of when it started	<ul style="list-style-type: none">• We'll consider you to have never been insured.• We'll refund any premiums you've paid, as long as you haven't made any claims.
... more than 30 days after it started	<ul style="list-style-type: none">• Your coverage will end on the last day of the month in which we receive your written request.• You won't get any money back.

6.2 Situations where your coverage ends

Your coverage will end if:

- You ask us to end your coverage. In that case, your coverage will end on the last day of the month in which we receive your written request.
- You close the account you have the coverage for. In this case, the coverage ends on the last day of the month in which the account was closed.
- The person you hold a joint account with closes the account. In this case, the coverage ends on the last day of the month in which the account was closed.
- There are insufficient funds in the account. In this case, the coverage ends 30 days after your caisse notifies you in writing.
- When the contract ends between your caisse and us (Desjardins Insurance). In this case, the coverage ends on the date the contract ends.

7. Claims

7.1 Make a claim in 2 easy steps

1. Get the required claim forms

You have 3 options for getting the required forms and documents, and information on how to submit a claim:

- Go to www.claim.desjardinslifeinsurance.com
- Call us at 1-877-338-8928
- Speak with an advisor at your caisse

2. Send us the required forms and proof

You can use this secure link to send us most of your documents: www.desjardinslifeinsurance.com/send.

However, if we ask you for original documents, you can't use the link—you have to mail them to us. You're responsible for paying any fees the doctor charges to fill out forms.

7.2 When you need to submit claims by

For a death

You have to submit the required forms and proof of death as soon as reasonably possible.

For a cancer diagnosis

You have to submit the required forms and any supporting documents we ask you for as soon as possible.

7.3 Our response to your claim

Within 30 days of receiving your documents, we'll send you a letter:

- Informing you of your benefit payments, if we approve your claim
- Explaining the reasons for our decision, if we deny your claim or only pay a portion of the amount claimed.

7.4 If you don't agree with our decision

You can ask us to review your claim

If we don't approve a claim or only pay a portion of the amount claimed, you can submit additional information and ask us to review your claim.

You can file a complaint with our Complaints Handling Team

If you still aren't satisfied after we've reviewed your claim, you can file a complaint with our Complaints Handling Team. Their role is to evaluate whether we've followed proper practices and procedures when clients feel they haven't received the service they're entitled to. Here's how to contact them:

Complaints Handling Team
Desjardins Insurance
100, rue des Commandeurs
Lévis (Québec) G6V 7N5

Email: complaints@desjardins.com
Phone (toll-free): 1-888-556-7212

Another option

If you want to challenge our decision in court, you only have a certain amount of time to do so. It's called the limitation period and it starts as soon as your claim is denied. It also varies depending on where you live: In Ontario, it's 2 years and in Quebec, it's 3 years.

For more information on your rights

You can contact the regulatory agency in your home province or territory.

For Ontario residents

Financial Services Commission of Ontario
5160 Yonge Street
PO Box 85
Toronto ON M2N 6L9

Email: contactcentre@fSCO.gov.on.ca

Website: www.fSCO.gov.on.ca

Phone: 416-250-7250 or 1-800-668-0128

Fax: 416-590-7070

For Quebec residents

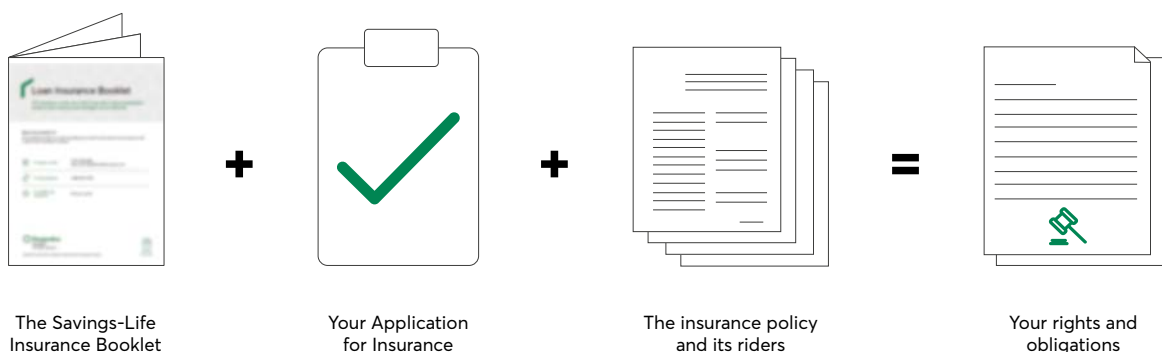
Autorité des marchés financiers
Place de la Cité, Tour Cominar
2640, boul. Laurier, bureau 400
Québec (Québec) G1V 5C1

Website: www.lautorite.qc.ca

Phone: 418-525-0337 or 1-877-525-0337

Fax: 418-525-9512

8. Documents making up the insurance contract



- These documents explain your rights and obligations. Together, they form an agreement between 3 parties:
 - You (the insured person)
 - Your caisse (the policyowner)
 - Us (Desjardins Insurance, the insurer)
- Savings-Life Insurance is an agreement between 3 parties because it's group insurance that your caisse is authorized to offer its members. The insurance policy is an agreement entered into and signed by your caisse and us. Desjardins Insurance can make changes to the policy at any time, with your caisse's consent.

Where to find these documents

- Your caisse is required to give you a copy of this booklet and your Application for Insurance when you take out your coverage. These documents make up your insurance certificate.
- The insurance policy and its riders are available at your caisse. You can go look at them, if you'd like. You can also get a copy of these documents for a fee.

9. Your personal information

9.1 Protecting your privacy

We're committed to protecting your privacy. We keep your personal information on file so you can benefit from our financial services (insurance, annuities, credit, etc.). However, this information will only be accessed by employees who need to do so in the course of their work.

9.2 Reviewing your file

You can review your file if you'd like. You can also correct anything that you can prove to be inaccurate, incomplete, unclear or unnecessary. You can do so by sending a written request to our Privacy Officer at this address:

Privacy Officer
Desjardins Insurance
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

10. If you're dissatisfied with our service

If you have any concerns about your insurance or you're dissatisfied with the product or service you received, we want to know. Here's what you need to do:

1. Contact the person or the caisse that sold you the insurance.

You can find the phone number in the documentation you received when you applied for the insurance. Call and ask for an explanation. In most cases, this call is all it takes to get answers to your questions.

2. Call our Customer Contact Centre.

If you're not completely satisfied with the answers you were given in step 1, call our Customer Contact Centre at 1-866-838-7585.

3. Write to our Complaints Handling Team.

If you're not satisfied with the response you received from our Customer Contact Centre, you can file a complaint with our Complaints Handling Team. Their role is to evaluate whether we've followed proper practices and procedures when clients feel they haven't received the service they're entitled to.

Here's how to contact them:

Complaints Handling Team
Desjardins Insurance
100, rue des Commandeurs
Lévis (Québec) G6V 7N5

Email: complaints@desjardins.com
Phone (toll-free): 1-888-556-7212

Some tips to speed up the process

- Gather all the relevant documents and information you'll need to explain your situation in detail: Statements, names of employees you've dealt with, the date you experienced your problem, etc.
- Whenever you contact us, write down the name of the person you deal with and the date you contacted them.
- Include your name, address and phone number whenever you write to us.
- For more information about what to do if you're dissatisfied or have a complaint, or to download a complaint form, go to www.desjardinslifeinsurance.com/complaint.

11. Assistance services

Desjardins Insurance is pleased to offer you free access to assistance services to guide, protect and support you in your day-to-day life. You have access to these services as soon as your insurance starts.

You'll never feel alone!

We guide you and help you when you need it the most! Assistance services are provided by specialists and are available in multiple languages. The services are confidential, free of charge and available 24/7.

Assistance services you need!

Whether you need psychological help, support in finding convalescent care or answers to your legal questions, you'll find the assistance services provide great help!

Need help?

Visit www.desjardins.com or call 1-877-506-8392. Services offered 24/7.

Here's a brief description of the assistance services available to you:

Psychological Assistance



Confidential service offered by psychologists who actively listen and provide support when you're experiencing difficulties.

Here's an example:

"My wife just found out she has cancer. I'd like some advice on how to break the news to my children without scaring them."

Convalescence Assistance



Telephone service offered by a team of medical experts and assistance coordinators to help you find the information and providers you need to recover from an illness, accident or surgery.

Here's an example:

"I've just had surgery and am going home. I'm going to need help with housework and changing my dressings. Can you help me arrange it?"

Legal Assistance



Service offered by lawyers who are members of the bar to help you with issues like family and commercial law, hidden defects and consumer protection, by providing you with clear legal information on your rights and recourses.

Here's an example:

"I've been let go from my job for reasons that don't seem valid to me. Do I have any recourse? What can I do if I think I've been wrongfully dismissed?"

Assistance services provided by Assistel.

End Your Coverage form

Savings-Life Insurance



2 steps for ending your coverage

1. Fill out this form.
2. Drop it off at your **caisse** or send it to your caisse by registered mail.

For joint accounts, both account holders must end the coverage.

About the insured persons

	Insured person 1	Insured person 2 (if joint account)
Last name		
First name		

About the coverage you want to end

I want to end the Savings-Life Insurance I have for the account(s) below (check all applicable accounts):

- Qualifying share Everyday account Regular savings

Folio number	
Caisse	
Caisse transit number	

Signatures



If the insured person is a minor, the adult who took out the coverage must sign the form.



Insured person 1's signature	Date
------------------------------	------



Insured person 2's signature (if joint account)	Date
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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



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Notice of Rescission of an Insurance Contract

Savings-Life Insurance

Schedule 5

(s.31)

Notice given by a distributor

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

The act respecting the distribution of financial products and services gives you important rights.

The Act allows you to rescind an insurance contract, **without penalty**, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

Notice of rescission of an insurance contract

To: _____ (name of insurer)

_____ (address of insurer)

Date: _____ (date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract number: _____ (number of contract, if indicated)

Entered into on: _____ (date of signature of contract)

In: _____ (place of signature of contract)

Name of client: _____

Signature of client: _____