

***Plan Coverage***

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**Owner:** Male Man

**Insured:** Male Man

	<u>Ins. Amount</u>	<u>Riders</u>
Male Man, Male, Age 35, Preferred <b>Harmony Executive (Option 30)</b> <b>Accidental Fracture</b>	\$50,000.00	Included

***Deposit***

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Your initial annual premium is **\$782.50**.

This sale involves the designated representative / firm and Desjardins Financial Security Life Assurance Company. The designated representative / firm is independent and deals with different insurance companies, including Desjardins Financial Security Life Assurance Company. In return of this sale, it is possible that the designated representative / firm receives commissions as compensation plus any benefit or other incentives as additional compensation.

## ***Plan Description***

- **Harmony**

Co-ownership approach

Protect your company from the devastating financial strains associated with a key employee or shareholder critical illness.

A critical illness can have serious consequences on your business: creditor loan collection, reduction in income, loss of important customers or contracts, lack of liquidity to buy back shares, etc.

Good health has its advantages!

If a diagnosis of one of the covered illnesses or conditions is not made during the term of the policy contract, a lump-sum Health Benefit is paid at maturity. The Health Benefit amount often refunds 100% of the total premiums paid! In such cases, this protection constitutes a genuine investment since it not only provides your company with crucial coverage, rather rewards a healthy lifestyle with a gross guaranteed return of 11% or more for maintaining good health.

**Harmony GUARANTEES YOU CASH WHEN YOU NEED IT MOST!**

If you suffer a critical illness:

You will receive a tax-free, lump sum cash payment.

In the event of death:

Your beneficiary will receive a tax-free refund of 100% of the total premiums paid or 25% of the sum insured, whichever is highest.

If you stay healthy:

The insured may request the "Health Benefit" payment at age 55 or after 12 years, whichever occurs last, if no Harmony claim has been made. The amount of the Health Benefit is based on a certain percentage of the premiums paid and generally increases every year while reaching a maximum at the 25th policy anniversary.

## **Plan Description**

### COVERED ILLNESSES OR CONDITIONS:

Cancer, Heart Attack, Stroke, Multiple Sclerosis, Alzheimer Disease, Paralysis, Coronary Artery Bypass, Kidney Failure, Parkinson Disease, Major Organ Transplant and Major Organ Failure on Waiting List, Motor Neuron Disease, Bacterial Meningitis, Aortic Surgery, Heart Valve Replacement, Aplastic Anaemia, Loss of Independence, Blindness, Deafness, Major Burns, Loss of Speech, Coma, Benign Brain Tumour, Dismemberment, Occupational HIV Infection.

### RECOVERY CASH ADVANCE DIAGNOSIS AND TREATMENT:

Early prostate cancer;  
Ductal carcinoma in situ of the breast;  
Stage 1A malignant melanoma;  
Coronary angioplasty.

### SERIOUS COMPLICATIONS CAUSED BY INFECTIOUS DISEASES:

West Nile Virus;  
Lyme Disease;  
E.Coli Infection;  
Necrotizing Fasciitis (flesh-eating disease).

### ASSISTANCE SERVICE

Harmony not only offers you peace of mind rather provides the financial means to help you bounce back in case of a serious illness. With its PROMPT RECOVERY\* service, Harmony assists you from the time you are diagnosed with a critical illness and throughout your recovery. Prompt Recovery includes BEST DOCTORS invaluable services in the event of critical illness:

INTERCONSULTATION - a team of recognized experts that work in strict collaboration with the attending physician in order to establish the most accurate diagnosis and best treatment plan.

FINDBESTDOC - a database of 50,000 internationally leading specialists used to refer people to the top specialists and treatment facilities.

FINDBESTCARE - coordinates your medical appointments and helps you with admissions into hospital(s).

Prompt Recovery also provides personalized assistance. REASSURANCE, a health care professional to talk to, PSYCHOLOGICAL ASSISTANCE, a psychologist to talk to, REFERRALS, information on the services you might need, CASE MANAGEMENT, to organize the services you will need during your convalescence.

\*This service is not a contractual right nor is it guaranteed nor does it bind the Company in any way. DFS may withdraw this service at any time without formal notice.

***Plan Description***

• **Accidental Fracture**

- If you suffer a fracture from an accident, the following benefit would be available :

Fracture	Sum Insured
Of the skull (dome of the skull)	\$5,000
Of the spine (excluding the coccyx)	\$5,000
Of the pelvis	\$5,000
Of the femur	\$5,000
Of a rib	\$1,500
Of the sternum	\$1,500
Of the scapula	\$1,500
Of the l'humerus	\$1,500
Of the patella	\$1,500
Of the tibia	\$1,500
Of the fibula	\$1,500
Of a bone not listed above	\$750

- Amount paid can be doubled under certain circumstances. The benefit will terminate at the insured's age of 65. For the benefit to be payable, the fracture must be diagnosed within 30-days following the accident.

**Projection by Coverage**

Insured: Male Man  
 Harmony (Tuesday, October 28, 2008)  
 Executive (Option 30)

Projected Plan Values

Year	Age	CI Insurance Amount	Death Benefit (1) (2)	Health Benefit (1) (2)	Basic Premium	Health Benefit Premium	Total Premium	Cumulative Premiums (1)
2008	35	50,000	12,500	0.00	532.50	225.00	757.50	757.50
2009	36	50,000	12,500	0.00	532.50	225.00	757.50	1,515.00
2010	37	50,000	12,500	0.00	532.50	225.00	757.50	2,272.50
2011	38	50,000	12,500	0.00	532.50	225.00	757.50	3,030.00
2012	39	50,000	12,500	0.00	532.50	225.00	757.50	3,787.50
2013	40	50,000	12,500	0.00	532.50	225.00	757.50	4,545.00
2014	41	50,000	12,500	0.00	532.50	225.00	757.50	5,302.50
2015	42	50,000	12,500	0.00	532.50	225.00	757.50	6,060.00
2016	43	50,000	12,500	0.00	532.50	225.00	757.50	6,817.50
2017	44	50,000	12,500	0.00	532.50	225.00	757.50	7,575.00
2022	49	50,000	12,500	0.00	532.50	225.00	757.50	11,362.50
2027	54	50,000	15,150	13,635.00	532.50	225.00	757.50	15,150.00

Extension option (at the policyowner's choice)

2028	55	50,000	15,908	14,475.83	532.50	225.00	757.50	15,907.50
2029	56	50,000	16,665	15,331.80	532.50	225.00	757.50	16,665.00
2030	57	50,000	17,423	16,202.93	532.50	225.00	757.50	17,422.50
2031	58	50,000	18,180	17,089.20	532.50	225.00	757.50	18,180.00
2032	59	50,000	18,938	17,990.63	532.50	225.00	757.50	18,937.50
2033	60	50,000	19,695	18,907.20	532.50	225.00	757.50	19,695.00
2034	61	50,000	20,453	19,838.93	532.50	225.00	757.50	20,452.50
2035	62	50,000	21,210	20,785.80	532.50	225.00	757.50	21,210.00
2036	63	50,000	21,968	21,747.83	532.50	225.00	757.50	21,967.50
2037	64	50,000	22,725	22,725.00	532.50	225.00	757.50	22,725.00
2038	65	50,000	23,483	23,482.50	532.50	225.00	757.50	23,482.50
2039	66	50,000	24,240	24,240.00	532.50	225.00	757.50	24,240.00
2040	67	50,000	24,998	24,997.50	532.50	225.00	757.50	24,997.50
2041	68	50,000	25,755	25,755.00	532.50	225.00	757.50	25,755.00
2042	69	50,000	26,513	26,512.50	532.50	225.00	757.50	26,512.50
2043	70	50,000	27,270	27,270.00	532.50	225.00	757.50	27,270.00

**Projection by Coverage**

Insured: Male Man  
 Harmony (Tuesday, October 28, 2008)  
 Executive (Option 30)

Projected Plan Values

Year	Age	CI Insurance Amount	Death Benefit (1) (2)	Health Benefit (1) (2)	Basic Premium	Health Benefit Premium	Total Premium	Cumulative Premiums (1)
2044	71	50,000	28,028	28,027.50	532.50	225.00	757.50	28,027.50
2045	72	50,000	28,785	28,785.00	532.50	225.00	757.50	28,785.00
2046	73	50,000	29,543	29,542.50	532.50	225.00	757.50	29,542.50
2047	74	50,000	30,300	30,300.00	532.50	225.00	757.50	30,300.00
2048	75	50,000	31,058	31,057.50	532.50	225.00	757.50	31,057.50
2049	76	50,000	31,815	31,815.00	532.50	225.00	757.50	31,815.00
2050	77	50,000	32,573	32,572.50	532.50	225.00	757.50	32,572.50
2051	78	50,000	33,330	33,330.00	532.50	225.00	757.50	33,330.00
2052	79	50,000	34,088	34,087.50	532.50	225.00	757.50	34,087.50
2053	80	50,000	34,845	34,845.00	532.50	225.00	757.50	34,845.00
2054	81	50,000	35,603	35,602.50	532.50	225.00	757.50	35,602.50
2055	82	50,000	36,360	36,360.00	532.50	225.00	757.50	36,360.00
2056	83	50,000	37,118	37,117.50	532.50	225.00	757.50	37,117.50
2057	84	50,000	37,875	37,875.00	532.50	225.00	757.50	37,875.00
2058	85	50,000	38,633	38,632.50	532.50	225.00	757.50	38,632.50
2059	86	50,000	39,390	39,390.00	532.50	225.00	757.50	39,390.00
2060	87	50,000	40,148	40,147.50	532.50	225.00	757.50	40,147.50
2061	88	50,000	40,905	40,905.00	532.50	225.00	757.50	40,905.00
2062	89	50,000	41,663	41,662.50	532.50	225.00	757.50	41,662.50
2063	90	50,000	42,420	42,420.00	532.50	225.00	757.50	42,420.00
2064	91	50,000	43,178	43,177.50	532.50	225.00	757.50	43,177.50
2065	92	50,000	43,935	43,935.00	532.50	225.00	757.50	43,935.00
2066	93	50,000	44,693	44,692.50	532.50	225.00	757.50	44,692.50
2067	94	50,000	45,450	45,450.00	532.50	225.00	757.50	45,450.00
2068	95	50,000	46,208	46,207.50	532.50	225.00	757.50	46,207.50
2069	96	50,000	46,965	46,965.00	532.50	225.00	757.50	46,965.00
2070	97	50,000	47,723	47,722.50	532.50	225.00	757.50	47,722.50
2071	98	50,000	48,480	48,480.00	532.50	225.00	757.50	48,480.00
2072	99	50,000	49,238	49,237.50	532.50	225.00	757.50	49,237.50

**Notes**

***Projection by Coverage***

Insured: Male Man  
Harmony (Tuesday, October 28, 2008)  
Executive (Option 30)

Projected Plan Values



- (1) The values indicated in the table apply at the end of each year.
- (2) The calculation of these benefits will exclude the charges associated with payment frequencies other than the annual payment frequency.

**Projection by benefits/riders**

Insured: Male Man

Benefits/Riders	Issue Date	Expiry Date	Insurance Amount	Initial Annual Premium
Accidental Fracture	2008-10-28	2038-10-28		\$25.00

Year	Duration	AF Premium
2008	1	25.00
2009	2	25.00
2010	3	25.00
2011	4	25.00
2012	5	25.00
2013	6	25.00
2014	7	25.00
2015	8	25.00
2016	9	25.00
2017	10	25.00
2022	15	25.00
2027	20	25.00
2032	25	25.00
2037	30	25.00

**Head Office Copy**

**Owner:** Male Man

**Insured:** Male Man (1973-10-28)

Payment Frequency  
Total Deposit

Annual  
\$782.50

Product Details/ Additional Coverage(s)	Date	Initial Protection	Annual Initial Premium	Monthly Initial Premium	Insured(s)	Sex	Age	Rate
Harmony (QE55C-T) • Individual Protection • Executive • Health Benefit (Option 30) (G55C-T)	2008-10-28	\$50,000	\$757.50	\$68.18	Male Man	M	35	Preferred
Accidental Fracture (GF-T)	2008-10-28		\$25.00	\$2.25	Male Man	M	35	

● **Minimum Underwriting Requirements**

Male Man : Non-Medical