



*Harmony*<sup>™</sup>

You are the architect of your life  
We have the tools you need



**Desjardins**  
Financial Security<sup>®</sup>

Money working for people

Life, health, retirement

# YOU ARE THE ARCHITECT OF YOUR LIFE

Your life is precious,  
and you build it around your dreams,  
your responsibilities and your needs.

## Do you have the right tools?

Have you ever thought about the impact an illness like cancer would have on your life?

Suddenly, everything would revolve around your illness, affecting your energy, your expenses and your immediate future.

Recovering and taking back control of your life would become your main priority and you would stop at nothing to achieve this.



Illness is a reality...  
so is recovering from it.

- 1 in 3 people will be diagnosed with cancer in their lifetime. 60% will survive more than 5 years.
- 1 in 4 people will suffer from heart disease in their lifetime. 95% will survive their first heart attack.
- 1 in 20 people will suffer a stroke before age 70. 80% will survive a first stroke.

Sources: Heart and Stroke Foundation  
Canadian Cancer Society

*"... you can never imagine it happening to yourself ...but, it's amazing how much strength you can draw upon that you didn't know you ever had."*

Male, malignant bone tumor, 26<sup>1</sup>

# HARMONY, THE INDISPENSABLE TOOL OF ANY GOOD ARCHITECT!

Harmony critical illness insurance pays you \$25,000 or more if you are diagnosed with a serious illness including heart attack, stroke or cancer. This benefit will help you:

- get the best treatment available without having to wait
- recover without the stress associated with reduced income
- protect your plans for the future
- take back control of your life

*"I was so lucky that my grandfather helped me financially and now I have a husband that looks after me, but it is amazing how quickly I went from independent to completely reliant on him, which is good, but I had to do that..."*

Female, breast cancer, 28<sup>1</sup>



## Insurance that refunds your money if you remain in good health!

With our **premium refund options**, your critical illness insurance policy can help you accumulate savings! If you don't suffer a critical illness while your contract is in-force, you can receive up to 100% of the premiums you've paid!

Harmony guarantees the payment of a tax-free benefit upon the first occurrence of one of these three events:

**If you suffer a critical illness,**  
you will receive the sum insured.

**If you die prematurely,**  
your beneficiary will receive a refund of 100% of the premiums paid or 25% of the sum insured, whichever is highest.

**If you remain in good health until your contract expires,**  
you will receive a refund of the premiums you've paid throughout the lifetime of the policy contract.

## Critical illness insurance and disability insurance – additional tools!

**How is critical illness insurance different from disability or wage loss insurance?** If a stroke renders you disabled for several months, disability insurance will replace a portion of your monthly income, so that you can pay your everyday expenses.

Alternatively, critical illness insurance provides you with a tax-free, lump sum payment that you can use as you wish, for example to pay for medication not covered by your public healthcare plan, offset new expenses resulting from the illness, replace the salary of your spouse who wants to be by your side, to live out one of your dreams, and help you recover as well as possible.

# HOW MUCH DOES CRITICAL ILLNESS INSURANCE COST?

The cost of critical illness insurance is based on your age, health, personal needs and the options you select, and will therefore vary for each person. Your financial security representative is best equipped to help you determine your financial needs should a critical illness occur and calculate the cost of your insurance.

Here are a few examples to give you an idea:



## Valery, non-smoker, age 42

Wants critical illness coverage as long as she has a mortgage to pay.

**Purchases \$100,000 of Consumer's Critical Illness coverage**

### OPTIONS SELECTED

- Renewable term every 20 years until age 75
- Refund of premiums paid to her beneficiary if she dies prematurely

Annual premium: \$736

**At age 56, Valery is diagnosed with breast cancer...**

She receives: \$100,000  
She paid: \$11,040

Her contract is terminated.



## Stephen, non-smoker, age 35

Wants the ultimate freedom to be able to choose where in the world he wants to receive care and the option to get his money back.

**Purchases \$100,000 of Harmony coverage**

### OPTIONS SELECTED

- Lifetime coverage
- Total reimbursement of premiums available in 30 years

Annual premium: \$1,326

**At age 65, Stephen has not developed any illnesses. He decides to take advantage of the premium refund option.**

He receives: \$39,780  
He paid: \$39,780

His contract is then terminated.



## Parents of Leo, age 3

If Leo becomes critically ill, they want to be able to take time off work without worrying about finances. They also want to provide Leo with coverage for his entire life.

**Purchase \$100,000 of Harmony New Generation coverage**

### OPTIONS SELECTED

- Premiums paid in 20 years
- 6 childhood illnesses
- 100% of the sum insured paid if Leo dies prematurely

Annual premium: \$765

**When Leo reaches age 23, his parents stop paying premiums and decide to keep it in-force for the rest of their son's life.** They might also have chosen the refund option on premiums they've paid.

Leo's parents paid: \$15,300  
If Leo becomes ill someday, he will receive \$100,000.

The contract remains in-force until Leo reaches age 100 or becomes ill.

# HOW MUCH DOES A CRITICAL ILLNESS COST?

## Under the public healthcare system in Canada

### Your name will appear on a waiting list...

In 1993, Canadians had to wait an average of 9.3 weeks between the time their doctor diagnosed them with an illness and the time they received their first treatment. In 2007, this waiting period increased to 18.3 weeks!

### You will have to deal with the physical AND THE FINANCIAL REALITIES/EXPENSES of your illness.

- Reduced income while you're off work or reduced income of your spouse who has taken time off to be by your side
- Transportation and accommodations, parking and meals
- At-home assistance (housekeeping, sitter, meals)
- Prescription drugs not covered, alternative treatments (alternative medicine, physiotherapy)

Sources: SHIMO, Alexandra. "The rise of private care in Canada", Macleans.ca, April 25, 2006. The Fraser Institute's national waiting list survey, 2007.

## Receive care in the United States?

Mr Wagner,\* owner of a small business, knows all about the costs associated with a serious illness. Diagnosed with cancer and declared incurable by our health system, he turned to alternative treatment at the Sanoviv Health Institute, a U.S. hospital located in northern Mexico that practices a holistic approach combining conventional and natural medicine. To date, he and his spouse have spent \$100,000 of their own money on treatments, and it's not over yet. Mr. Wagner now has to travel to New York state every two weeks to continue his treatment, only partially available in Canada. It costs him \$6,000 each time plus additional costs like travel, accommodation, meals, etc. This is depleting all of the business' profits. Even if Mr. Wagner partially resumes operations, the future of his company is very uncertain.

\* Name has been changed to protect the person's identity. Source: Dumont André, *La Terre de chez nous*, August 17, 2006

## In private Canadian clinics

As a general rule, private clinics or hospitals operating in Canada do not treat critical illness cases such as cancer. Nevertheless, they offer timely consultations with medical specialists to render or confirm a diagnosis, provide second opinions, and make suitable treatment proposals for your specific condition. You can also access comprehensive testing and diagnostic methods in record time.

### Specialists and consultants: appointment available in less than a week

- |   |                |
|---|----------------|
| • ½ hour consultation with a medical specialist in Quebec                             | \$100 to \$150 |
| • The Specialist Referral Clinic in British Columbia                                  | \$400 to \$700 |
| • MedExtra identifies the best physician to treat your illness in Canada or elsewhere | \$180/hour     |

### Testing and Diagnosis

- |   |                  |
|---|------------------|
| • PET/CT Scan: detects the spread of cancer cells. Available in a few provinces only. | \$2,500          |
| • MRI (Magnetic Resonance Imaging): soft-tissue imaging to detect cancer, for example | \$600 to \$1,000 |
| • Colonoscopy: intestine exam using optical systems                                   | \$850            |
| • MIBI Stress Test: detects heart disease   | \$650            |

### Treatment

- |  |                          |
|--|--------------------------|
| • HIFU ultrasound treatment for prostate cancer<br>Destroys cancer cells without damaging surrounding organs. Available in Ontario only. | \$22,000                 |
| • Avastin, drug treatment for colon cancer<br>Patients receive two treatments per month. Not covered by provincial health plans.         | \$4,500 to \$6,500/month |

Sources: SHIMO, Alexandra. "The rise of private care in Canada, Macleans.ca, April 25, 2006. TISON, Marc. "La santé a un prix" (Health has a price) *La Presse*, November 19, 2006.

# HARMONY

## THE BEST TOOLBOX OF COVERAGE AVAILABLE!

Harmony is the most comprehensive critical illness coverage in the market, and with its premium refund option, you'll never lose out!

### Amount of insurance

You can select an amount of coverage between \$25,000 and \$2,000,000. If you suffer a covered illness or condition, your benefit is payable 30 days after diagnosis.

### Insurance contract duration

#### You have three options:

- Term to age 65
- Term to age 75
- Lifetime

Your premium is fixed for the entire term of your contract.

#### Your contract ends as soon as one of the following occurs, and you stop paying your premiums:

- When you reach the determined age
- In the event of death
- If you suffer a critical illness and receive your benefit
- If you've taken advantage of the premium refund option

### Premium refund

- In the event of death: included
- When the term of your contract is attained: optional
- Lifetime contract includes partial refund as early as the 12th policy anniversary and generally, returns 100% at the 20th, 25th or 30th policy anniversary, depending on the option selected.

### Services included to guide and support you

- Legal Assistance
- Health Assistance
- Psychological Assistance
- Best Doctors
- Orientation and case management

### Covered illnesses<sup>2</sup>

#### 25 illnesses, surgical treatments and conditions:

##### CARDIOVASCULAR:

- Aortic surgery
- Coronary artery bypass
- Heart attack
- Heart valve replacement
- Stroke

##### NEUROLOGICAL:

- Alzheimer's disease
- Bacterial meningitis
- Motor neuron disease
- Multiple sclerosis
- Parkinson's disease

##### TUMOURS AND CANCERS:

- Benign brain tumour
- Cancer

##### ACCIDENT AND FUNCTIONAL LOSS:

- Blindness
- Coma
- Deafness
- Dismemberment
- Loss of speech
- Major burns
- Paralysis

##### VITAL ORGANS:

- Kidney failure
- Major organ failure on waiting list
- Major organ transplant

##### LOSS OF INDEPENDENCE

##### OTHER:

- Aplastic anaemia
- Occupational HIV infection

#### 4 early-stage illnesses and treatments:

- Early stage prostate cancer
- Ductal breast cancer
- Superficial malignant melanoma
- Angioplasty

For these illnesses, you are then paid an advance of 10% of your amount of insurance up to \$50,000. The residual balance is paid in the event of a new illness other than early-stage.

#### Serious complications of 4 infectious diseases:

- West Nile virus
- Lyme disease
- E.Coli infection
- Necrotizing fasciitis (flesh-eating disease)

For these illnesses, you are then paid an advance of 10% of your amount of insurance up to \$25,000. The residual balance is paid in the event of a new illness other than infectious.

<sup>2</sup> These descriptions are offered for information purposes only. Please refer to the contract for actual terms and conditions.

# CONSUMER'S CRITICAL ILLNESS

## THE PERSONALIZED TOOL FOR THE BUDGET CONSCIOUS!

If you become critically ill, Consumer's Critical Illness allows you to pay your mortgage or other expenses for 12, 18 or 24 months, depending on the amount of insurance you've chosen. Which means that you'll be able to recover in the peace and comfort of your home.



### Amount of insurance

You can select an amount of coverage between \$25,000 and \$2,000,000. If you suffer a covered condition, your benefit is payable 30 days after diagnosis.

### Insurance contract duration

#### You have two options:

- Term renewable every 10 years to age 75
- Term renewable every 20 years to age 75

Your premium increases with each renewal.

#### Your contract ends as soon as one of the following occurs, and you stop paying your premiums:

- In the event of death
- When you reach age 75
- If you suffer an illness and you receive your benefit

### Premium refund

- In the event of death: optional
- When the term of your contract is attained: not available

### Covered illnesses<sup>2</sup>

#### 10 illnesses, surgical treatments and conditions:

##### CARDIOVASCULAR:

- Coronary artery bypass
- Heart attack
- Stroke

##### NEUROLOGICAL:

- Multiple sclerosis

##### ACCIDENTAL AND OTHER:

- Blindness
- Kidney failure
- Loss of speech
- Loss of limbs
- Deafness

##### CANCER

### Services included to guide and support you

- Legal Assistance

Did you know that 25% of repossessed homes are a result of borrowers who default on their mortgage payments because of illness?

Source: Chambre de la sécurité financière

## PROMPT RECOVERY SERVICES TO G

Healthcare experts and professionals support you in your daily life, just as they

- **BEST DOCTORS:** The best specialists in the world look into your file and provide assistance and advice.
- **HEALTH ASSISTANCE:** Nurses are available 24/7 to provide support for any particular situation you're experiencing. They can also help you with health and lifestyle issues, vaccination and diet.
- **LEGAL ASSISTANCE:** Lawyers inform you of your rights and alternatives, and direct you to appropriate legal resources.

# HARMONY NEW GENERATION

## PROTECTION FOR YOUR LITTLE ONES!

In the event of critical illness, having access to a tax-free benefit could make all the difference to your child's recovery. It is highly likely that your child will grow up healthy, you have the option to keep the insurance in-force for life or cash it out to help fulfill their dreams!

### Amount of insurance

You can select an amount between \$25,000 and \$250,000. If your child develops a covered illness, the benefit is payable 30 days after diagnosis.

### Insurance contract duration

Lifetime

Your premium is fixed for the entire contract term. You have the option to pay it for 20 years or for life.

**Your contract ends as soon as one of the following occurs, and you stop paying your premium:**

- If your child develops a covered illness and you receive the benefit
- Upon his or her death
- If you've taken advantage of the premium refund option

### Premium refund

- When your contract expires: included

### Life insurance option

With this option, you'll be paid a sum of insurance upon the premature death of your child. You'll receive this benefit if your child becomes ill or dies, depending upon which occurs first. You can choose an amount of life insurance corresponding to 25%, 50% or 100% of the amount of your critical illness insurance.

### Covered illnesses<sup>2</sup>

**All illnesses and conditions covered under *Harmony***

PLUS 6 CHILDHOOD ILLNESSES:

- Autism
- Rett syndrome
- Cystic fibrosis
- **Optional**
  - Type 1 diabetes
  - Cerebral palsy
  - Muscular dystrophy

### Services included to guide and support you

- Health Assistance
- Legal Assistance
- Best Doctors
- Psychological Assistance
- Orientation and case management

## GUIDE AND SUPPORT YOU

help you through a critical illness. These services are free.

- **ORIENTATION AND CASE MANAGEMENT:** Nurses guide you through various steps and coordinate your care and recovery.
- **PSYCHOLOGICAL ASSISTANCE:** Psychologists listen to your issues and help you through a difficult time.

The Prompt Recovery Services are not a contractual obligation of Desjardins Financial Security and may be removed without any formal notice.



# HARMONY EXECUTIVE

## AN INDISPENSABLE TOOL FOR BUSINESS OWNERS!

What would happen to your company if you suddenly became sick? Could it survive without you for the next six months?

With an EHSP Executive Health Savings Plan, you can own *Harmony* Executive insurance jointly with your company. This means that you share not just the cost of the insurance with your company, but also the tax and financial benefits.

- In the event of a serious illness, your company receives the health benefit;
- If you die prematurely, your company receives 25% of the death benefit or 100% of the paid premiums, whichever is higher;
- If you remain in good health, you'll receive up to 100% of the premiums that you and your company have paid.

### Amount of insurance

You can select an amount between \$25,000 and \$2,000,000.

If you develop a covered illness, the benefit is payable to your company 30 days after your diagnosis.

### Insurance contract duration

Lifetime

Your premium is fixed for the entire contract term.

**Your contract ends as soon as one of the following occurs, and you stop paying your premium:**

- In the event of death
- If you suffer a covered illness and your company receives the benefit
- If you've taken advantage of the premium refund option

### Covered illnesses

**All illnesses and conditions covered under *Harmony***

### Premium refund

- In the event of death: included
- When your contract expires: included

### Services included to guide and support you

- Health Assistance
- Legal Assistance
- Best Doctors
- Psychological Assistance
- Orientation and case management



# ARE YOU ELIGIBLE FOR CRITICAL ILLNESS INSURANCE?

Are you in good health?  
Now is the time to apply!

Would an insurance company agree to insure your house against fire if it was burning down? It's somewhat similar with critical illness insurance: you can't obtain insurance if you already have an illness.

Also, if you're diagnosed with cancer within 90 days of purchasing a policy, instead of paying you a benefit, your insurer will refund the premiums you've paid.



## Eligibility:

### ILLNESSES/CONDITIONS

Except for some early-stage cancers, if you have or have had one of the following illnesses or conditions, you will not be eligible.

- AIDS, HIV seropositivity or an AIDS-related illness
- Alcohol or drug addiction in the last 3 years
- Alzheimer's disease
- Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
- Cancer
- Cystic fibrosis
- Diabetes, other than type 2 diabetes
- Heart disease, including myocardial infarction, angina, open-heart surgery, coronary bypass or angioplasty
- Hemophilia
- Hepatitis, other than hepatitis A
- Huntington's disease
- Kidney disease, other than a kidney stone
- Motor neuron disease
- Multiple sclerosis
- Muscular dystrophy
- Organ transplant
- Parkinson's disease
- Permanent paralysis (except mild cerebral palsy)
- Systemic lupus erythematosus (lupus)
- Transient ischemic attack ("mini stroke") or stroke

### YOUR FAMILY HISTORY

You may be charged an extra premium\* or your application may be declined if a critical illness or condition has been diagnosed in more than one of your immediate family members (father, mother, brother, sister).

### YOUR WEIGHT AND HEIGHT

You may be charged an extra premium\* or your application may be declined if your measurements exceed those in the reference table.

### YOUR BLOOD PRESSURE AND CHOLESTEROL LEVELS

You may be charged an extra premium\* or your application may be declined if you have non-standard blood pressure or cholesterol results.

\* Pay a higher amount for your coverage due to the increased insurance risk.

## Will you have to undergo medical exams?

Based on the amount of coverage you want and your age, you may have to undergo medical exams.

Here is an example for \$100,000 of coverage.

| AGE   | MEDICAL QUESTIONNAIRE | URINE TEST                | NURSE'S VISIT | MEDICAL EXAM WITH PHYSICIAN | BLOOD PROFILE | RESTING ECG |
|-------|-----------------------|---------------------------|---------------|-----------------------------|---------------|-------------|
| 0-17  | X                     | 0<br>(ages 15 to 17 only) |               |                             |               |             |
| 18-40 | X                     | X                         |               |                             |               |             |
| 41-50 | X                     | X                         |               |                             |               |             |
| 51-60 | X                     |                           | X             |                             | X             |             |
| 61-65 | X                     |                           |               | X                           | X             | X           |

## Why all these steps?

Taking the time today to do things properly will ensure that everything goes smoothly if one day you become critically ill and need this benefit. As a responsible insurer, we ask you for all this information to save you time and unpleasant surprises in the future.

## WHAT IF YOU BECAME SICK SOMEDAY AND NEEDED BENEFITS?

- You would have to complete a critical illness claim form, including an authorization to collect and disclose personal information.
- Your attending physician would also have to complete a critical illness claim form and provide us with a document specifically about your illness, such as a biopsy report for cancer, test results after a heart attack, etc.

Obtaining this medical information is often the longest step. The insurer must sometimes request additional information from physicians, hospitals and public healthcare plans, and the time it takes any of these to respond is out of its control. Once these documents have been received and completed, and your medical history is established, the insurer acts with due diligence to review your file and makes sure that you promptly receive your benefit.



YOU ARE THE  
ARCHITECT  
OF YOUR LIFE

## WE HAVE THE TOOLS YOU NEED

Desjardins Financial Security is a component of the Desjardins Group, the largest integrated cooperative financial group in Canada, with assets exceeding the \$135-billion mark.

Ranked fourth among life and health insurers in Canada and first in Quebec, in terms of written premiums, the Company is a dynamic force in the life and health insurance and financial services industry in Canada.

Desjardins Financial Security offers a wide array of financial risk management solutions and services through a wide network of national distributors.

YOUR REPRESENTATIVE



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