



Desjardins Insurance Announces Upcoming Changes to Permanent Life Insurance Rates

Cooperating in building the future

Effective July 11, 2013 Desjardins Insurance will announce increasing Guaranteed Cash Values in order to remain a market leader. Also, because of the continuing economic environment, we are increasing premium rates on permanent life insurance coverages.

Good news - Increasing Guaranteed Cash Values

In order to keep its leadership position, Desjardins Insurance is increasing the Guaranteed Cash Values for all durations and years on the following life insurance coverages:

Life insurance coverages		Guaranteed Cash Surrender Values
Traditional	PACE Universal Life	Average increases
Life 10	Precision 10	+2%
Life 20	Precision 20	+6%

Premium Rate Changes

The average increases vary on the following life insurance coverages:

Life insurance coverages		Premium rates
Traditional	PACE Universal Life	Average changes
Life 10	Precision 10	+2%
Life 20	Precision 20	+4%
MAXLife (T100)	Foundation (T100)	+1%
Guaranteed Whole Life	Precision	+1%

The level cost for Flex 1 and Flex 1 paid-up at 85/20 years will also increase in average by +2% in order to harmonize the pricing between permanent life insurance coverages.

Transition Rule

- Contracts will be issued based on the old rates if Head Office receives the application and illustration on or before **July 12** by mail, fax or e-mail.
- A contract issued with the old rates must be settled within **40 days** following the approval date from the underwriting department.

If the above conditions are not met, the new rates will apply to the contract.

Unfortunately no exceptions will be made and for this reason we are communicating this news well in advance of the implementation date.

Also, for a case which was previously declined, cancelled or postponed, the premium rate will be based on the re-opened date.

Important

After July 12, 2013, only illustrations produced with the Fusion illustration software version 15.0.0 will be accepted, otherwise they will be returned to you.

For your information, reminders of these changes will be made weekly until the publication of Marketing Flash Express on July 11, 2013.

Marketing Communications**Individual Insurance and Savings**

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.