

Independent Living™
Total Long-term Care



**PRESERVING
YOUR DIGNITY AND
FINANCIAL SECURITY**

Avoid placing the physical and financial hardships associated with a loss of independence on your family or friends while preserving your assets and retirement savings.

Tender Loving Care for your physical and financial well-being... with Independent Living

WITH *Independent Living*™ YOU CAN:

- Receive a tax-free monthly benefit;
- Have the freedom to use the benefit as you wish (no receipts required);
- Receive the quality of care needed for your condition at home or in a specialized facility;
- Replace lost income of family/friends providing you with tender loving care;
- Have access to valuable assistance from a healthcare specialist.

Call your financial representative today!

Protect your loved ones
by preserving your quality of life,
dignity and financial security.



Desjardins
Financial Security®

Money working for people



Harmony™

BECAUSE YOU WILL SURVIVE...

Thanks to medical advances, more and more Canadians are now surviving heart attacks, cancer and strokes.

But for a serious illness, you want the best treatment available without delays. Will you be able to get the help you need without compromising your lifestyle, your savings and your retirement?

Harmony™ GUARANTEES YOU CASH WHEN YOU NEED IT MOST!



In the event of a critical illness:
You will receive between \$25,000 and \$2,000,000, tax-free.¹



In the event of death:
Your beneficiary will receive a refund of the premiums paid, tax-free.



If no claim is made at policy maturity:
You will receive a refund of your premiums, tax-free.¹

¹ In accordance with the insurance amount and the policy contract specifications.

Harmony also includes access to assistance services that can guide you prior to, during and after the illness.



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Life, health, retirement