

Don't let your 'retirement'
dreams pass you by...



Year after year, you make a serious effort to secure your financial future against life's uncertainties by saving for your retirement and building a legacy for future generations. Will you make the most of your hard earned savings or will you continue to save in fear of an illness or other health problem?

The harsh realities of losing your independence

If half of those aged 65 or older require some form of long-term care*, will you be able to:

- Preserve your assets and savings?
- Remain in the comfort of your own home without being a burden on others?
- Receive the necessary, immediate and affordable assistance you need?

Independent Living
Total Long-term Care

*Freedom to select the quality
of care you deserve without
sacrificing your savings!*

Desjardins Financial Security has introduced a new form of "TLC", *Independent Living* to provide Total Long-term Care protection in the event of a loss of independence with such benefits as:

- A tax-free **monthly benefit**
- **Freedom to use the benefit** as you wish (no receipts or supporting documentation 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.

*Think ahead...
Think of your loved ones...
Think of yourself...*

Think... *Independent Living*

‡ Defining Loss of Independence:

**If you are unable to perform
at least two of the activities
of daily living on your own:**

bathing, dressing, eating, etc... or if you require continuous supervision to secure your own safety and that of others.

Contact Your Financial Advisor



Desjardins
Financial Security™

High values. Sound assets.

Life, health, retirement

* Source: New England Journal of Medicine

† Please refer to the policy contract for specific details, terms and conditions.

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