



#FREQUENTLY ASKED QUESTIONS (FAQS)

WHY IS DESJARDINS INSURANCE WITHDRAWING FROM THE LTC MARKET?

We are still in the market providing key LTC benefits and coverage under our lean product offerings. However, a business decision to withdraw our standalone LTC product (Independent Living) was due to low market demand in Canada. Desjardins Insurance will cease the sale of Independent Living effective June 15, 2018.

WHAT HAPPENS TO IN-FORCE INDEPENDENT LIVING POLICIES?

Nothing! We are simply ceasing the sale of our standalone LTC product! All in-force Independent Living business will remain in-force and grandfathered!

WHAT TYPES OF LONG TERM CARE PRODUCTS WILL BE AVAILBLE AFTER JUNE 15?

Did you know our current Critical Illness (CI) product and our NEW Health Priorities offers built-in LTC protection? In fact, we've improved our LTC protection for the NEW Health Priorities! We will also continue to offer our unique hybrid, LTC Advance on Guaranteed Whole Life 20 Pay as well!

WHY SELL INDEPENDENT LIVING BEFORE IT'S GONE?

Long Term Care complements your client's retirement and financial planning strategy! Here are some reasons to sell Independent Living today before it's gone:

- Qualifying age starts at 18
- We offer a unique 20 Pay option
- Family history is not considered
- Spousal discount available
- Return of premium option available (conditions apply)
- Direct income to the client upon claim – No Reimbursements!

For more details on Independent Living, click on the link below.

[LONG TERM CARE](#)

WHO CAN I CALL FOR ADDITIONAL INFORMATION OR FOR AN ILLUSTRATION?

Desjardins' Sales Team is ready to assist with you any questions! Contact your Desjardins Insurance Regional Sales Director or Regional Sales Consultant and they would be happy to help with illustrations! If you are not sure who your Sales Team is, click on the link below!

[SALES TEAM](#)
