



YOU ARE THE ARCHITECT OF YOUR LIFE.

WE HAVE THE TOOLS YOU NEED.

Do not let chance take away your dreams or harm your financial security.

## Due to advances in medical treatment, YOU WILL SURVIVE A CRITICAL ILLNESS

- While 1 person in 4 will suffer from heart disease, **95% WILL SURVIVE** their first heart attack.
- While 1 person in 3 will develop cancer, **60% WILL SURVIVE** more than 5 years after diagnosis.

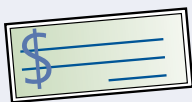
Sources: Heart and Stroke Foundation and Canadian Cancer Society.

## This life changing event CAN COST YOU YOUR DREAMS...

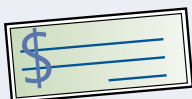
For a serious illness, you do not want to wait for medical care; you want the best treatment available without delays. Will you be able to get the help you need **without compromising** your lifestyle, your savings and your retirement?

## CONSUMER'S CRITICAL ILLNESS

guarantees you cash when you need it most



**If you suffer from a critical illness:**  
A tax-free lump sum of cash will be paid.<sup>1</sup>



**If you die:**  
Your beneficiary will be refunded the total premiums paid tax-free.

<sup>1</sup> Must survive 30 days from diagnosis of the illness.



### COVERED ILLNESSES/CONDITIONS

- |                                      |                    |
|--------------------------------------|--------------------|
| 1. Cancer                            | 6. Blindness       |
| 2. Heart attack                      | 7. Deafness        |
| 3. Stroke (cerebrovascular accident) | 8. Kidney failure  |
| 4. Coronary artery bypass surgery    | 9. Loss of limbs   |
| 5. Multiple sclerosis                | 10. Loss of speech |



Give yourself every chance to enjoy life and realize your goals.



**Desjardins**  
Financial Security®

Money working for people

Life, health, retirement

# DO I QUALIFY?

Take the SELF TEST below:

|   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| <b>1</b> Have you lived in Canada <b>for less than</b> 12 months?   | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>2</b> In the past two years, have you submitted an application for critical illness insurance or for the reinstatement of a critical illness policy that was declined, postponed or rated by any insurer?  | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>3</b> Have you ever suffered from, been treated for, been diagnosed, consulted a doctor, received abnormal test results or had symptoms related to any of the following?   |                          |                          |
| a) cancer or any other malignant disease, tumour, colon polyp or any other growth;  | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Crohn's disease or ulcerative colitis;   | <input type="checkbox"/> | <input type="checkbox"/> |
| c) diabetes;  | <input type="checkbox"/> | <input type="checkbox"/> |
| d) neurological, motor neuron disorders, multiple sclerosis, numbness, ophthalmoneuritis, weakness of extremities, loss of sensation;   | <input type="checkbox"/> | <input type="checkbox"/> |
| e) vision or hearing problems (excluding myopia, presbyopia and otitis);  | <input type="checkbox"/> | <input type="checkbox"/> |
| f) congenital heart disease, angina, angioplasty, coronary artery bypass, heart attack, heart failure, stroke, transient cerebral ischemia (TCI), arteriosclerosis or other cerebrovascular disease or any other heart disease or blood vessels disease or abnormality on an electrocardiogram (ECG); | <input type="checkbox"/> | <input type="checkbox"/> |
| g) breast disorders (mass, cyst, unusual discharge, physical change, biopsy, abnormal mammogram or abnormal ultrasound), abnormal prostate tests, cirrhosis of the liver or kidney disease;   | <input type="checkbox"/> | <input type="checkbox"/> |
| h) HIV (AIDS virus), AIDS, immune system condition, other AIDS-related illness, hepatitis B or C, chronic or being a hepatitis B carrier;   | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>4</b> Have you ever had or do you currently have related symptoms, discomfort or signs for which you have not yet consulted a physician or for which you have been advised to undergo tests or surgery that have yet to be completed?  | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>5</b> In the last five years, have you:  |                          |                          |
| a) used cocaine, heroin, hallucinogens, anabolic steroids or any other hard drugs, or methadone, or have you undergone detoxification treatment for alcohol or drug use?  | <input type="checkbox"/> | <input type="checkbox"/> |
| b) been found guilty of any criminal offence or been charged with a criminal offence or awaiting the outcome of proceedings for a criminal offence?   | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>6</b> Have two or more members of your immediate family (father, mother, brothers, sisters) suffered from cancer, heart disease, stroke, transient cerebral ischemia, multiple sclerosis, kidney disorders or motor neuron disease before the age of 60?   | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>7</b> Does your current weight exceed the weight indicated for your height in the table below?   | <input type="checkbox"/> | <input type="checkbox"/> |

| MALE           |             |              |             | FEMALE         |             |              |             |
|----------------|-------------|--------------|-------------|----------------|-------------|--------------|-------------|
| Height (ft)    | Height (cm) | Weight (lbs) | Weight (kg) | Height (ft)    | Height (cm) | Weight (lbs) | Weight (kg) |
| 5' 0" – 5' 3"  | 152 – 160   | 208          | 94          | 5' 0" – 5' 3"  | 152 – 160   | 191          | 87          |
| 5' 4" – 5' 6"  | 161 – 168   | 230          | 104         | 5' 4" – 5' 6"  | 161 – 168   | 213          | 97          |
| 5' 7" – 5' 9"  | 169 – 175   | 250          | 113         | 5' 7" – 5' 9"  | 169 – 175   | 229          | 104         |
| 5' 10" – 6' 0" | 176 – 183   | 270          | 122         | 5' 10" – 6' 0" | 176 – 183   | 249          | 113         |
| Over 6' 0"     | Over 183    | 291          | 132         | Over 6' 0"     | Over 183    | 274          | 124         |

**IF YOU ANSWERED NO TO ALL OF THE ABOVE, YOU ARE ELIGIBLE\* FOR THIS COVERAGE.**

**SIMPLE APPLICATION ONE INTERVIEW**

If you answered **YES** to any of the above, you may still be eligible for critical illness insurance. Some additional medical information will be required.

**THERE IS NO RISK**

Ask about our 100% money back guarantee

\* The company reserves the right to carry out an assessment on factors other than the ones indicated above.

Call now!



Money working for people

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Committed to sustainable development, Desjardins Group favours the use of paper that is manufactured in Canada in accordance with recognized environmental standards.

