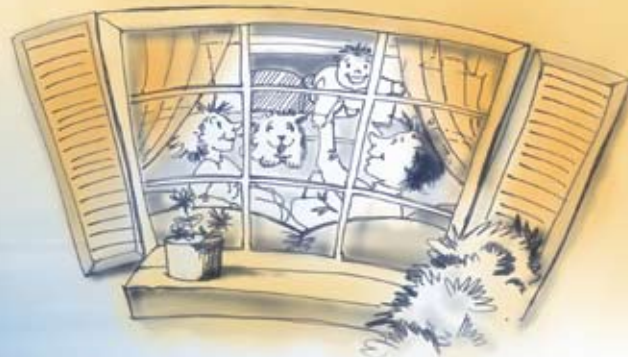


Your Own home ...



**A TREASURED PLACE
THAT BECOMES
A REFLECTION OF YOUR TASTES
AND VALUES OVER TIME...**

**But have you given any thought
to protecting your most valuable asset:
your ability to pay for it?**



Money working for people

Life, health, retirement

**Your mortgage loan
is one of the largest financial commitments
you will make in your lifetime...**

Your mortgage payment is probably at the top of your budget list. If you add the taxes, the total amount you will have repaid by the end of your mortgage term is quite significant...

Mortgage amount	Total payments after 25 years
\$100,000	\$219,473
\$150,000	\$329,209
\$200,000	\$438,945
\$250,000	\$548,682
\$300,000	\$658,418

Assumption:
Property mortgaged at 75%
of its market value, 1.85%
tax rate applied
to the market value,
4% interest rate.

Did you know that 37% of mortgage defaults are due to disability and that the average length of a disability is 2.6 years*?

**By protecting this commitment,
you could spare yourself the unpleasant
experience of having to:**

- ask friends or family for financial assistance;
- negotiate a payment deadline with your bank manager; or even
- sell your home.



* Source: Statistics Canada

**You think disability
could never happen to you? In fact...**

You have a 1 IN 3 chance of becoming disabled*!

It's a bit like coming to a crossroads and having to choose one of three roads to continue on your way. Would you feel comfortable taking one of these roads if you knew it could lead to disability?



If you become disabled, Desjardins Financial Security's Mortgage Disability Protection gives you the peace of mind of knowing that your mortgage payments will be taken care of while you recover.

- Your insured mortgage payments are covered up to the amount pre-determined by you, for the entire term of your mortgage loan.
- Benefit payment begins 90 days after the onset of disability, but is retroactive to the 30th day.
- You can choose a disability benefit period of two years or until you reach age 65 (maximum to the end of the mortgage amortization period).
- Both you and your spouse are eligible for coverage. (In the event one of you becomes disabled, you can choose to receive 100% of your mortgage payment, or a percentage equal to the disabled spouse's contribution to the household income.)
- Property taxes can be included in the sum insured.

Note: Mortgage Disability Protection is combined with Harmony+ or Mortgage Critical Illness Protector or the life insurance of your choice, such as **decreasing term insurance that is tailor-made to suit any budget**. Mortgage Disability Protection can also provide coverage for your boat, motorized vehicle and other assets.

*Do you really want to risk taking the home
that means so much to you
down the wrong road?!*

Receive treatment and recover from an illness without the stress of financial commitments – like your mortgage

With a tax-free lump sum of cash you can retire your mortgage debt. If you are diagnosed with a critical illness, and survive for a period of 30 days, you will require cash to find the best treatment and the best medical facility as quickly as possible. You will not want the burden of mortgage payments or the thought of losing your home to threaten your financial security or upset emotional state of mind.

- Your mortgage will be paid up to the maximum of your current amount of your mortgage or 25% of the initial sum of insurance.
- You are covered for 25 illnesses.
- You and your spouse can be covered – joint-first to be diagnosed. In the event one of you becomes diagnosed with a critical illness you can choose to receive 100% of your mortgage payment, or a percentage equal to the disabled spouse's contribution to the household income.
- You will have access to our Prompt Recovery services, including Best Doctors® service. We will assist you before, during and after diagnosis.
- There is a 10% reduction in cost if you also purchase Mortgage Protector (life insurance).

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**BECAUSE YOUR HOME
IS WORTH IT!**



You can leave your family debt free

An economical way to pay off a mortgage in the event of death!

- Covers the total balance of the insured mortgage loan, usually the biggest part of anyone's budget.
- The cost of insurance is level and guaranteed for the life of the protection.
- In case of death, your Mortgage will be paid up to the maximum of your mortgage or 25% of the initial sum insured.
- You and your spouse can be covered individually, or with a joint first-to-die insurance that will pay off the mortgage debt in the event of the death of either of the life insureds.
- There is a 10% reduction in cost if you also purchase Mortgage Critical Illness Protector.

**BECAUSE YOUR FAMILY
IS WORTH IT!**

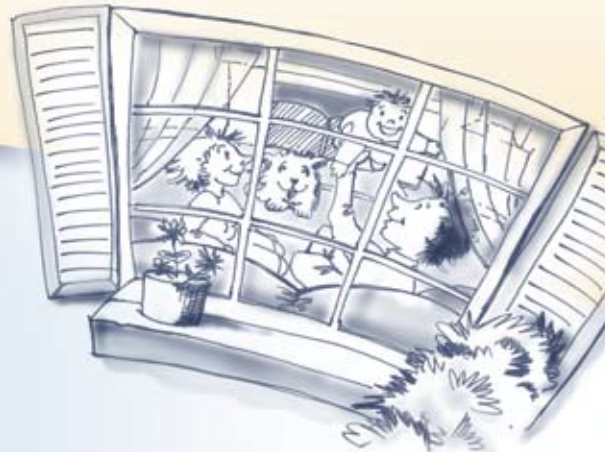
Your home is important to you, so you've insured it against fire, theft and other disasters...

But what if you were to become disabled and could not work for several months? Or, in the event of your death or if you suffered a serious illness. How would you make your mortgage payments?

Would your mortgage provider allow the loan to continue?

The **Mortgage Protector portfolio** will cover your **home, your cottage, your motor home.**

Choose the mortgage Protector portfolio **of coverages to shelter you from the financial consequences of:**



Desjardins Financial Security

Desjardins Financial Security, Life Assurance Company, is a component of the Desjardins Group, the largest integrated cooperative financial group in Canada, with assets exceeding the 144-billion mark.

Desjardins Financial Security offers a wide array of financial risk management solutions and services through a wide network of national distributors. Our product portfolio consists of life, health, investment and retirement products designed to meet the diverse financial needs of Canadians seeking financial protection.

desjardinsfinancialsecurity.com

The **Mortgage Protector Portfolio**
of coverages will protect...

YOUR TREASURED PLACE
YOUR MOST VALUABLE ASSET

*Your
Own home...*

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Money working for people

Life, health, retirement