

\*\*\* For your information, please share this communication with all your advisors, if relevant.\*\*\*



OFFER AVAILABLE UNTIL DECEMBER 19, 2016

# Temporary Insurance Agreement (TIA) in case of death for up to \$5,000,000

To help your clients take advantage of 2016 tax rules, we're offering this opportunity for **new applications for life insurance** submitted between September 20 and December 19, 2016. It applies to applications for an **insurance amount between \$1,000,000 and \$5,000,000**. You can help your clients take advantage of this temporary offer by using the attached "Insurance Application Life, Health and Disability" form.

### Here's what you need to do:

#### 1. For applications already submitted and for which YOU HAVE ALREADY PROVIDED the TIA in case of death

Complete the following section in the attached "Insurance Application Life, Health and Disability" form:

- I – Temporary insurance agreement in case of death (page 20)

If the client is eligible for coverage under the TIA in case of death, complete the following sections:

- Page 1 – Indicate the application number you already submitted or the policy number
- A – General information (pages 1 and 2)
- F6 – Additional questions (pages 12, 13 and 14): Only if the section was not filled out or if the results from the paramedical practitioner have already been received
- O – Statements and authorizations (page 25)

#### 2. For applications already submitted for which YOU HAVE NOT PROVIDED the TIA in case of death

Complete the sections listed above **AND** the following sections:

- H – Payment and premium instructions (page 19)
- M – Receipt for the initial premium (page 24)

#### 3. For new life insurance applications with an insurance amount between \$1,000,000 and \$5,000,000

Complete **all sections, including F6**, of the attached "Insurance Application Life, Health and Disability" form. Only the application form attached to this email can be used to apply for a TIA for up to \$5,000,000.

In all cases, if the client is eligible, give him or her the TIA in case of death on page 21 and send the application to **Daniel Gobeil, at MTL 1 – 20th – D, no later than December 19, 2016.**

Once the New Business and Underwriting department has completed the pre-analysis, we will let the advisor know if we need to cancel the TIA. A letter will also be sent to the client.

## Another advantage

If your client's policy is eligible for the TIA in case of death for the full amount of life insurance purchased in 2016, and if all other conditions are fulfilled, your client will be able to keep the tax rules in effect for 2016!

## Deadline for this offer

You have up to **December 19, 2016** to take advantage of this offer. After this date, the attached documents will no longer be valid.

## Do you have questions?

Please contact your [Desjardins Insurance Regional Sales Director](#) for more information on how to better serve clients targeted by this offer

## IMPORTANT REMINDER

For all new business or major changes submitted up to December 22, 2016:

- Make sure that files are complete before submitting them;
- When a client is eligible, promote the TIA in case of death in anticipation of the year-end;
- Make sure applications submitted by December 22, 2016 meet the relief measure criteria, especially for withdrawn products;
- As of December 23, 2016, communications will be sent to advisors for certain files in order to obtain a new illustration:
  - For files that do not meet the relief measure criteria and for which the products are being withdrawn.
  - For files that do not meet the relief measure criteria and for which a decision has been made but not issued.

Please note that we recommend providing the TIA in case of death to all clients whose insurance amount is between \$500,001 and \$1,000,000 and for whom you have already submitted a TIA in case of death for \$500,000.

Thank you for your attention to this matter.



### Isabelle Plourde

Vice-President, New Business and Underwriting  
Individual Insurance

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.