

INFORMATION ONLY

No one wants a bad break ...
or to suffer the loss of a limb

DID YOU KNOW THAT ACCIDENTAL FRACTURE BENEFIT AND ITS COUSIN ACCIDENTAL DISMEMBERMENT, FROM DESJARDINS FINANCIAL SECURITY, ARE TWO ESSENTIAL BENEFITS THAT COST ALMOST NOTHING?

WHAT ARE THEY?

Accidental Fracture (AF):

This benefit pays a fixed amount if the insured person is involved in an accident and sustains a fracture, regardless of the bone fractured.

Accidental Dismemberment (AD):

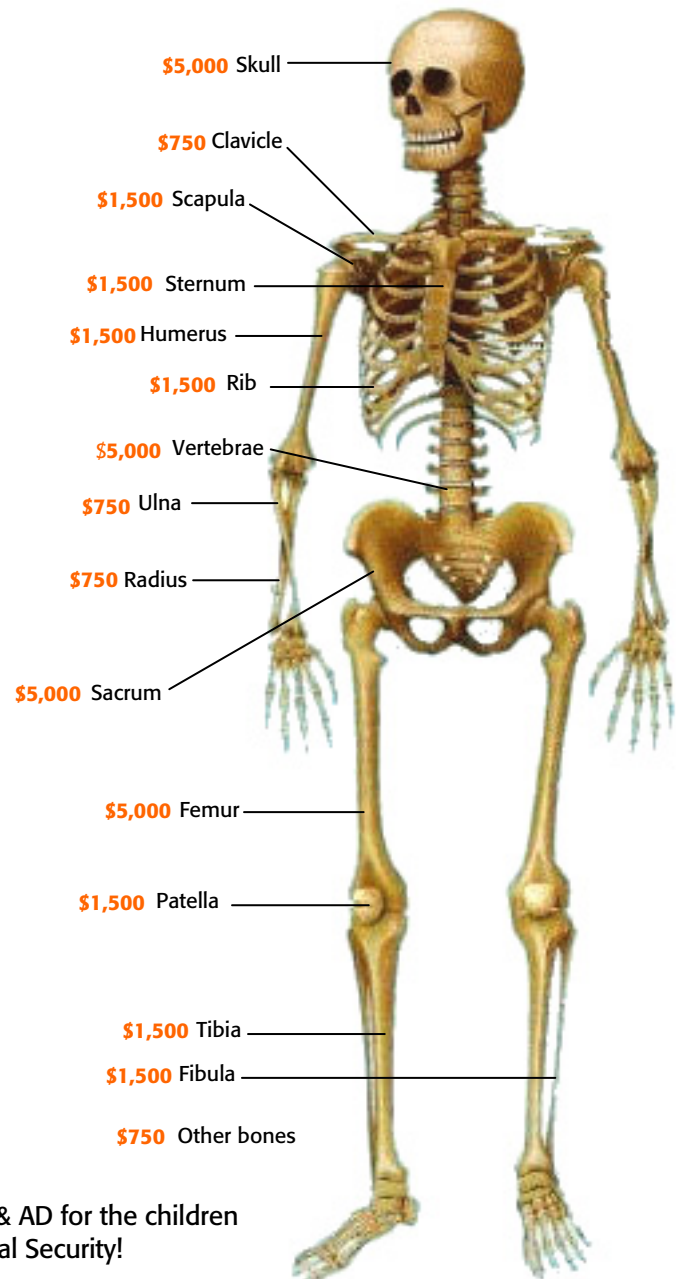
This benefit pays a percentage of the additional sum insured if the insured person loses a limb as a result of an accident. The percentage varies depending on the loss incurred by the insured person.

- **Both hands, both feet, both eyes, one hand and one foot, one foot and one eye or one hand and one eye:**
200% of the additional sum insured, from \$20,000 to \$500,000
- **One hand, one foot or one eye:** 100% of the additional sum insured, from \$10,000 to \$250,000

Why not add one or both of these benefits on your next application for insurance?

Also you can add a Children's Protection benefit and include AF & AD for the children as well. Now, that's value added service from Desjardins Financial Security!

Accidental Fracture benefits payable



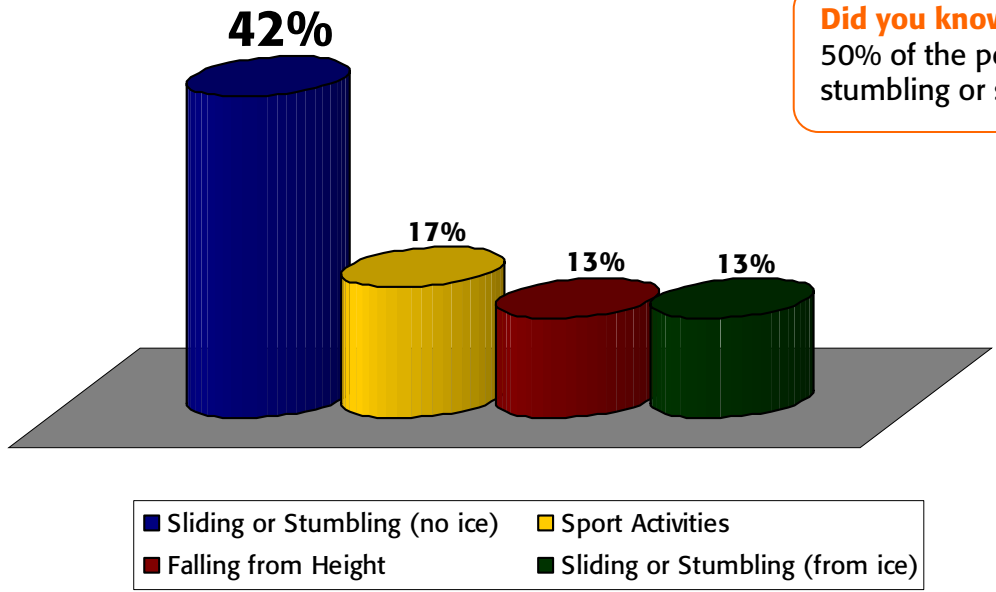
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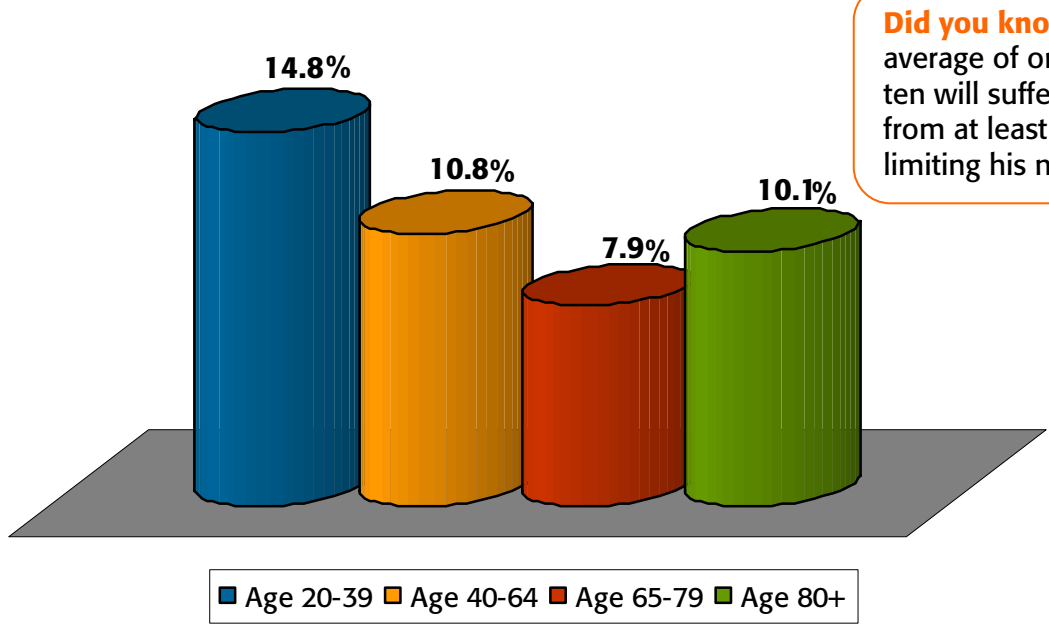
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PRINCIPLE CAUSES OF FALLS – 12 TO 64 YEARS OLD



Did you know that almost 50% of the people get injured stumbling or sliding not on ice?

PERCENTAGE OF PEOPLE WHO SUFFERED FROM AT LEAST ONE INJURY LIMITING THEIR NORMAL ACTIVITY



Did you know that an average of one adult out of ten will suffer in his lifetime from at least one injury limiting his normal activity?