

Coverage for life from La Capitale



PERMANENT LIFE INSURANCE		Age at issue	Guaranteed insured amount	Fixed and guaranteed premium	Guaranteed values	Additional benefits*	Other features	Why apply for this product?
	100% Pure Protection	Age 0 to 80	Yes Minimum: \$10,000 Maximum: None	Yes Payable for life	Yes	<ul style="list-style-type: none"> • ADD • GIB • WPDI or WPDID • DIB • CIR • Free Succession Advantage[†] 	<ul style="list-style-type: none"> • Paid-up insurance from the 10th policy year corresponding to 100% of paid premium, if you stop paying premiums^{1,2,3} • Surrender value at age 75, if the contract has been in force for at least 10 years, corresponding to 50% of paid premium^{1,4} • Critical Illness Protection Option equal to 50% of insured amount. Exercising this option reduces the insured amount accordingly and the corresponding premium is paid-up. 	<ul style="list-style-type: none"> • To benefit from affordable permanent coverage • To benefit from the total loss of autonomy benefit at no extra cost
	Life Saver Universal Life	Individual coverage <ul style="list-style-type: none"> • Age 0 to 80 (no option) • Age 0 to 75 (10-year option) • Age 0 to 70 (15-year option) • Age 0 to 65 (20-year option) Joint coverage <ul style="list-style-type: none"> • Age 18 to 70 (no option) • Age 18 to 70 (10-year option) • Age 18 to 65 (15-year option) • Age 18 to 60 (20-year option) 	Yes Minimum: \$10,000 Maximum: None	Yes Payable for life or for 10, 15 or 20 years	Yes Only in the case of premiums payable for 10, 15 or 20 years	<ul style="list-style-type: none"> • T10, T20, T25, T30, T35 • ADD • GIB** • WPDI or WPDID** • DIB • CIR • Free Succession Advantage[†] 	<ul style="list-style-type: none"> • Includes "tax free savings" (tax shelter) 	<ul style="list-style-type: none"> • To take advantage of a tax shelter for investments outside your RRSP • To benefit from flexible, accessible permanent coverage
	Limited Premium Advantage	Age 0 to 75	Yes Minimum: \$10,000 Maximum: None	Yes Payable for 10 years	Yes	<ul style="list-style-type: none"> • ADD • GIB • WPDI or WPDID** • DIB • CIR • Free Succession Advantage[†] 		<ul style="list-style-type: none"> • To benefit from permanent coverage • To limit financial commitments in retirement
Non-participating Advantage			Yes Payable for life		<ul style="list-style-type: none"> • ADD • GIB • WPDI or WPDID** • DIB • CIR • Free Succession Advantage[†] 		<ul style="list-style-type: none"> • To benefit from permanent coverage • To take advantage of favourable, guaranteed values 	

TERM LIFE INSURANCE		Age at issue	Guaranteed insured amount	Fixed and guaranteed premium	Convertible to permanent life insurance	Duration	Additional benefits*	Other features	Why apply for this product?
	Fixed	Individual <ul style="list-style-type: none"> • Age 0 to 70 (10-year fixed term) • Age 0 to 65 (20-year fixed term) • Age 0 to 60 (25-year fixed term) • Age 0 to 55 (30-year fixed term) • Age 0 to 50 (35-year fixed term) Joint <ul style="list-style-type: none"> • Age 18 to 60 (10, 20, 25 fixed terms) • Age 18 to 55 (30-year fixed term) • Age 18 to 50 (35-year fixed term) 	Yes Minimum: \$10,000 Maximum: None	Yes	Yes Up to age 65	<ul style="list-style-type: none"> • 10, 20, 25, 30 or 35 years • Renewable 10-year term policy 	<ul style="list-style-type: none"> • ADD • WPDI or WPDID** • DIB • CIR • Free Succession Advantage[†] 	<ul style="list-style-type: none"> • Renewable up to age 85 • Insured amount payable on first-to-die basis 	<ul style="list-style-type: none"> • To benefit from renewable term coverage up to age 85
	Decreasing	Individual <ul style="list-style-type: none"> • Age 0 to 65 (15-year decr. term) • Age 0 to 60 (20-year decr. term) • Age 0 to 55 (25-year decr. term) • Age 0 to 50 (30-year decr. term) • Age 0 to 45 (35-year decr. term) Joint <ul style="list-style-type: none"> • Age 18 to 65 (15-year decr. term) • Age 18 to 60 (20-year decr. term) • Age 18 to 55 (25-year decr. term) • Age 18 to 50 (30-year decr. term) • Age 18 to 45 (35-year decr. term) 	Yes (Decreasing insured amount) Minimum: \$25,000 Maximum: None	Yes	Yes Up to age 65	<ul style="list-style-type: none"> • 15, 20, 25, 30 or 35 years • Not renewable 	<ul style="list-style-type: none"> • ADD • WPDI or WPDID** • DIB • CIR • Free Succession Advantage[†] 	<ul style="list-style-type: none"> • Insured amount payable on first-to-die basis 	<ul style="list-style-type: none"> • To benefit from decreasing term coverage that meets specific needs (mortgage or other loans)
	20.10 Protection	Individual <ul style="list-style-type: none"> • Age 18 to 65 Joint <ul style="list-style-type: none"> • Age 18 to 60 	Yes Minimum: \$25,000	Yes	Yes Up to age 65	<ul style="list-style-type: none"> • 20 years, with cash surrender option after 10 years • Renewable 10-year term policy 	<ul style="list-style-type: none"> • ADD • WPDI or WPDID** • CIR • Free Succession Advantage[†] 	<ul style="list-style-type: none"> • Renewable up to age 85 • Insured amount payable on first-to-die basis 	<ul style="list-style-type: none"> • For 20-year term coverage with the added benefit of a cash surrender option after 10 years (cash surrender value from start of 11th year) • To benefit from the total loss of autonomy benefit at no extra cost

TERM MONTHLY PAYMENT LIFE INSURANCE	The Provider Monthly income for your loved ones	Age at issue	Guaranteed insured amount	Fixed and guaranteed premium	Convertible to permanent life insurance	Duration	Additional benefits*	Other features	Why apply for this product?
		<ul style="list-style-type: none"> • Age 18 to 75 (decr. 25, 20 or 15 year term) • Age 18 to 60 (25-year fixed term) • Age 18 to 65 (20-year fixed term) • Age 18 to 70 (15-year fixed term) 	Yes Monthly payments in \$100 increments Minimum: \$500 Maximum: \$10,000	Yes Payable for 25, 20 or 15 years	Yes <ul style="list-style-type: none"> • Up to age 65 • The maximum convertible amount may not exceed 50% of the remaining monthly payments 	<ul style="list-style-type: none"> • Fixed or decreasing term • 25, 20 or 15 years • Non-renewable 	<ul style="list-style-type: none"> • WPDI or WPDID • DIB • CIR • Free Succession Advantage[†] 	<ul style="list-style-type: none"> • Available as a rider • Tax-free monthly payments 	<ul style="list-style-type: none"> • To tailor insurance coverage to monthly financial needs • For easier management by your beneficiaries • To ensure sufficient income for survivors • No need for beneficiaries to worry about spending the insured amount all at once • To benefit from the total loss of autonomy benefit at no extra cost

Succession Advantage[†] Financial support for your loved ones in difficult times

Mourning a loved one is not easy. La Capitale frees your loved ones from the financial worries that may be caused by your death. **La Capitale's Succession Advantage is offered, free of charge, with any of the life insurance policies described in this leaflet.**[†] This benefit provides for the reimbursement of legal fees and expenses of up to \$1,000,^{††} for the duration of the contract, for liquidating the insured's estate, probating the insured's will, arranging for protective supervision of a person of full age (adult guardianship) or certifying a mandate of incapacity or power of attorney[‡] for the insured.

* Additional coverage is available such as:
 • CIR: Children's Insurance Rider • GIB: Guaranteed Insurability Benefit • WPDI: Waiver of premiums in the event of the policyholder's disability
 • WPDID: Waiver of premiums in the event of the policyholder's disability or death • ADD: Accidental Death and Dismemberment
 • DIB: Disability Income Benefit
 ** Available on an individual basis only.
 † Available in Quebec only.
 †† Some conditions, exclusions and restrictions apply.
 ‡ Excluding annual policy fees, premiums for additional benefits and any extra premiums, where applicable.
 1. Excluding annual policy fees, premiums for additional benefits and any extra premiums, where applicable.
 2. Additional benefits must be cancelled. The paid-up insurance contract has no cash surrender value.
 3. Maximum of 75% of insured amount.
 4. Maximum of 50% of insured amount.
 5. Power of attorney must be provided in anticipation of possible incapacity.