

CRITICAL ILLNESS INSURANCE

Second Chance

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Second Chance for Children

LONG TERM CARE INSURANCE

Long Term Care Insurance

| Type of coverage | Health insurance coverage that pays the insured amount 30 days after the date of diagnosis of an insured critical illness or surgical procedure, provided the insured is still living. ¹ | | Health insurance coverage that pays the insured amount 30 days after the date of diagnosis of an insured critical illness or surgical procedure, provided the insured is still living. ¹ | | Financial support in the event of a loss of autonomy so that you can maintain your dignity, financial independence, and quality of life. ¹ | |
|---------------------------|---|--|--|--|---|--|
| | EXTENDED | | SIMPLIFIED | | Long Term Care Insurance | |
| | 25 covered illnesses or surgeries | | 6 covered illnesses or surgeries | | 27 covered illnesses or surgeries | |
| Who is this product for? | Individuals age 18 to 60 ² (age at issue) | | | | Children between age 30 days and 17 years ² (age at issue) | |
| Insured amount | <ul style="list-style-type: none"> Minimum \$25,000, maximum \$2,000,000 One-time benefit for coronary angioplasty and certain non-fatal cancers | | <ul style="list-style-type: none"> \$10,000, \$25,000 or \$50,000 | | <ul style="list-style-type: none"> Minimum \$25,000, maximum \$250,000 One-time benefit in the event of certain non-fatal cancers Covers¹ potentially fatal cancer (including Leukemia), bacterial meningitis and the following childhood illnesses: Autism, type 1 diabetes, muscular dystrophy, cystic fibrosis and cerebral palsy | |
| Premiums | <ul style="list-style-type: none"> Options: Payable for 15 years, until age 65 or until expiry of the contract (age 75). If you choose the Plus Option, all of the premiums paid (including any extra premiums) will be reimbursed to your beneficiary if you die before your coverage expires and the insured amount has not already been paid out.³ If you choose the Health Option, you will be entitled to a reimbursement of all premiums paid during your lifetime if the insured amount has not already been paid out. Several options are available, including 100% premium reimbursement after 15 years.⁵ | | <ul style="list-style-type: none"> Options: Payable until age 75 or renewable every 10 years. Reimbursed³ in the event of death before contract expiry if the insured amount has not already been paid out. With the Health Option, premiums are: <ul style="list-style-type: none"> Payable until age 65 or the 25th policy anniversary.⁴ Reimbursable in part as of the 15th policy anniversary,⁵ if the insured is still living and the insured amount has not already been paid out. | | <ul style="list-style-type: none"> Payable until age 75. Reimbursed³ in the event of death before contract expiry if the insured amount has not already been paid out. With the Health Option, premiums are: <ul style="list-style-type: none"> Payable for 20 years. Reimbursable at 75% as of the 15th policy anniversary, if the insured is still living and the insured amount has not already been paid out (the percentage of reimbursement increases thereafter up to 100% as of the 20th policy anniversary).⁵ | |
| Other features | <ul style="list-style-type: none"> Accidental Fracture rider Children's Critical Illness rider | | <ul style="list-style-type: none"> Succession Advantage Included (available in Quebec only) Expiry of benefit at age 75 The Best Doctors[®] assistance service No taxes to pay on the insured amount paid | | <ul style="list-style-type: none"> No taxes to pay on monthly benefits received Free telephone assistance program available from policy issue: Home and legal issues, health information, everyday problems Free care assistance program during a period of dependency: Convalescence and psychological assistance Succession Advantage Included (available in Quebec only) | |
| Why choose this coverage? | It provides you with excellent coverage, no matter what happens: ¹ If you are diagnosed with a covered critical illness or undergo an insured surgical procedure: During your lifetime, we will pay you the insured amount. ⁶ | | | | It provides you with excellent coverage, no matter what happens: ¹ If the child is diagnosed with a covered critical illness or undergoes an insured surgical procedure: During the child's lifetime, we will pay the insured amount. ⁶ | |
| | If you die without ever developing a critical illness: All premiums paid will be reimbursed to your beneficiary if you have chosen the Plus Option . ³ | | If you die without ever developing a critical illness: We will reimburse all of the premiums paid to your beneficiary. ³ | | <ul style="list-style-type: none"> If the child dies without ever developing a critical illness: We will reimburse the premiums paid.³ If the child never develops a critical illness: You may be eligible for the reimbursement of premiums⁵ and you'll be able to use the amount as you wish. Coverage for life: By maintaining his or her contract, the child will remain covered in the event of critical illness until age 75. | |
| | If you never develop a critical illness: We will reimburse the premiums paid if you have chosen the Health Option . ⁵ | | | | | |

1. Some conditions, exclusions and restrictions are indicated in the documents provided at the time of enrolment. Please refer to them.
2. Some policy issue conditions must be met based on La Capitale underwriting standards.
3. Some restrictions apply. Premiums reimbursed include any extra premiums but exclude any premiums for additional benefits. The reimbursement of premiums cannot exceed the insured amount for *Second Chance for Children* and *Simplified Second Chance*.

4. The 25th policy anniversary (but no later than age 75) or age 65, whichever is later.
5. Some restrictions apply. Reimbursement is based on how long the insured has held the contract (and for *Second Chance*, on the age of the insured). Premiums reimbursed include any extra premiums but exclude any premiums for additional benefits. The premiums reimbursed cannot exceed the insured amount for *Second Chance for Children* and *Simplified Second Chance*.

6. If the insured survives, and has not experienced irreversible cessation of all functions of the brain, for at least 30 days following the date of diagnosis of a covered critical illness or surgery.
7. Excluding policy fees, where applicable.