

A whole family  
of products  
to discover



**La Capitale**

Insurance and  
Financial Services

## Life insurance products

For all term and permanent coverage insurance products, with the exception of the Children's Life Insurance rider, the following benefit is included: An insured who suffers a total loss of autonomy before age 60 receives, during his or her lifetime, a benefit equivalent to 50% of the insured amount (amount of insurance at end of term for a decreasing term), up to a maximum of \$200,000.

### PERMANENT LIFE INSURANCE PRODUCTS

<b>100% Pure Protection</b>	<ul style="list-style-type: none"> <li>▪ Available on an individual or joint basis</li> <li>▪ Level, guaranteed premiums for the duration of the benefit</li> <li>▪ Paid-up insurance from the 10th policy year, cash surrender value at age 75<sup>1</sup></li> </ul>
<b>100% Pure Evolvement</b>	<ul style="list-style-type: none"> <li>▪ Available on an individual or joint basis</li> <li>▪ Guaranteed reduced premiums for the first 10 years of the contract</li> <li>▪ Premium rate increases expected every 5 years for a set period. Premium increases are guaranteed and established at the time of issue</li> <li>▪ Paid-up insurance from the 10th policy year, cash surrender value at age 75<sup>1</sup></li> </ul>
<b>Advantage series</b> Non-participating	<ul style="list-style-type: none"> <li>▪ Available on an individual or joint basis</li> <li>▪ Payable over 20 years, up to age 65 (minimum 25 years) or for life</li> <li>▪ Cash surrender value and reduced paid-up coverage</li> </ul>

### TERM LIFE INSURANCE PRODUCTS

<b>Fixed</b> FT10, FT20, FT25, FT30, FT35	<ul style="list-style-type: none"> <li>▪ Available on an individual or joint basis</li> <li>▪ Renewable as FT10 until age 85</li> <li>▪ Available as a rider on most permanent life insurance products at a <b>very attractive rate</b></li> </ul>
<b>Decreasing</b> TD15, TD20, TD25, TD30, TD35	<ul style="list-style-type: none"> <li>▪ Available on an individual or joint basis</li> <li>▪ Decreasing to a minimum of 50% of the initial insured amount</li> <li>▪ At the end of the term selected, the remaining insured amount can be renewed as FT10 until age 85</li> </ul>
Monthly payment term rider ( <b>Provider</b> rider)	<ul style="list-style-type: none"> <li>▪ Monthly, non-taxable benefit in the event of death</li> <li>▪ <b>Budgetary approach</b>, concrete and straightforward</li> <li>▪ Provides a stable income for the family</li> <li>▪ No need for beneficiaries to worry about spending the insured amount all at once</li> <li>▪ Ideal for support payments</li> <li>▪ Available as a rider on most life insurance products</li> </ul>
<b>Children's Life Insurance rider</b>	<ul style="list-style-type: none"> <li>▪ Rider covering the insured's children</li> <li>▪ Available on most life insurance products</li> </ul>

1. Some conditions, exclusions and restrictions apply.

## Living benefits products

### LIVING BENEFITS RIDERS

<p><b>Disability Income Benefit</b></p> <ul style="list-style-type: none"> <li>– Credit Protection Insurance concept</li> <li>– Rent Insurance concept</li> <li>– Concept of Support Payment insurance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Duration of benefits for 2- or 5-year terms           <ul style="list-style-type: none"> <li>– Elimination period:               <ul style="list-style-type: none"> <li>• Illness: 90 days, retroactive to 30 days</li> <li>• Accident, hospitalization, surgery: 30 days</li> </ul> </li> </ul> </li> <li>▪ Duration of benefits until expiry of coverage           <ul style="list-style-type: none"> <li>– Elimination period:               <ul style="list-style-type: none"> <li>• Illness and accident: 90 days</li> </ul> </li> </ul> </li> <li>▪ The policyholder (individual) may provide an Assignment of Benefit form to name another person as beneficiary of the monthly disability benefit (insured or financial institutions)<sup>1</sup></li> <li>▪ <b>At time of claim:</b> <ul style="list-style-type: none"> <li>– <b>No integration of benefits:</b> No consideration of any other benefits payable.<sup>2</sup></li> <li>– No proof of loan,<sup>2</sup> lease or support payments</li> <li>– No proof of income</li> </ul> </li> <li>▪ Coverage in the event of involuntary loss of employment for the insured policyholder (reimbursement of the total premiums for the contract, maximum of \$200 per month, maximum of 5 months)</li> <li>▪ Available on most life insurance products<sup>1</sup></li> </ul>
<p><b>Critical Illness Insurance</b> FT20, FT25, FT30, FT35</p>	<ul style="list-style-type: none"> <li>▪ <b>25 covered illnesses or surgeries</b> (standardized definitions)</li> <li>▪ Partial benefits for certain other conditions</li> <li>▪ Includes Best Doctors™, extended version</li> <li>▪ Available on most life insurance products<sup>1</sup></li> </ul>
<p><b>Children's Critical Illness</b></p>	<ul style="list-style-type: none"> <li>▪ <b>17 covered illnesses or surgeries</b> (standardized definitions)</li> <li>▪ Rider covering the insured's children</li> <li>▪ Available on most life insurance and critical illness products<sup>1</sup></li> </ul>
<p><b>Accidental Fracture</b></p>	<ul style="list-style-type: none"> <li>▪ Available for individuals and individuals with children</li> <li>▪ Available on most life insurance and critical illness products<sup>1</sup></li> </ul>

### LIVING BENEFITS PRODUCTS

<p><b>Extended Second Chance</b> Critical illness insurance, term to age 75</p>	<ul style="list-style-type: none"> <li>▪ <b>25 covered illnesses or surgeries</b> (standardized definitions)</li> <li>▪ Partial benefits for certain other conditions</li> <li>▪ Payable over 15 years, until age 65 or until expiry of the contract (age 75)</li> <li>▪ Options:<sup>1</sup> <ul style="list-style-type: none"> <li>– Plus Option: reimbursement of premiums on death</li> <li>– Health Option: reimbursement of premiums on surrender or expiry (possibility of <b>50% after 10 years, 100% after 15 years</b>)</li> </ul> </li> <li>▪ Includes Best Doctors™, extended version</li> </ul>
<p><b>Second Chance for Children</b></p>	<ul style="list-style-type: none"> <li>▪ 27 covered illnesses or surgeries (standardized definitions)</li> <li>▪ Includes reimbursement of premiums in the event of death<sup>1</sup></li> <li>▪ <b>Health Option: Benefit is paid-up at the end of the 20th year and premiums are reimbursed at 100%<sup>1</sup></b></li> <li>▪ Includes Best Doctors™</li> </ul>

1. Some conditions, exclusions and restrictions apply.

2. If the client provided proof of loan at the time of issue and if the benefit amount is \$2,000 or less.

## Simplified products

### PERMANENT LIFE INSURANCE PRODUCTS

<p><b>Simplified Advantage</b> with no medical exam when you apply</p>	<ul style="list-style-type: none"> <li>▪ Insured amount of up to \$100,000, based on age</li> <li>▪ Quick and easy enrolment, with no medical exam or blood test</li> <li>▪ Doubled insured amount in the event of accidental death before age 85</li> <li>▪ Payment, during the insured's lifetime, of an accelerated death benefit of up to 50% in the event of shortened life expectancy (advance with no interest)</li> </ul>
<p><b>Affirmative</b> with no medical exam when you apply</p>	<ul style="list-style-type: none"> <li>▪ Simple application, no medical examination required</li> <li>▪ <b>4 eligibility questions</b>, "a guaranteed yes"</li> <li>▪ Reimbursement of premiums with 10% interest in the event of natural death in the first two years</li> <li>▪ Doubled insured amount in the event of accidental death before age 85</li> <li>▪ Payment, during the insured's lifetime, of an accelerated death benefit of up to 50% in the event of shortened life expectancy (advance with no interest)</li> </ul>

### LIVING BENEFITS PRODUCTS

<p><b>Simplified Second Chance</b> Critical Illness Insurance T10, T75, T75 Health Option</p>	<ul style="list-style-type: none"> <li>▪ Simple application, no medical examination required</li> <li>▪ 6 covered illnesses or surgeries and <b>5 eligibility questions</b></li> <li>▪ 3 choices of benefits and insured capital</li> <li>▪ Includes Best Doctors™</li> </ul>
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### INCOME PROTECTION, PILLAR SERIES

<p><b>Simplified Accident Insurance</b></p>	<ul style="list-style-type: none"> <li>▪ Disability insurance that provides income protection in the event of accident or injury</li> <li>▪ No medical exam required</li> <li>▪ Issue age: 18 to 69</li> <li>▪ Guaranteed renewable to age 70 with an extension option to age 75</li> <li>▪ No integration or coordination for the first 6 months of disability and a guaranteed minimum of \$1,200 up to the 36th month of benefits</li> </ul>
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## Income protection, Pillar Series

<p><b>Disability Insurance</b></p>	<ul style="list-style-type: none"> <li>▪ Affordable income protection</li> <li>▪ Up to \$6,000 in monthly benefits</li> <li>▪ Basic coverage in case of accident, with sickness coverage available as a rider</li> <li>▪ <b>Competitive features:</b> <ul style="list-style-type: none"> <li>– No integration or coordination of the full benefit amount during the first 6 months, after which a guaranteed benefit of \$1,200 up to the 36th month</li> <li>– Partial disability benefits included (maximum of 6 months)</li> <li>– 1st day of hospitalization included (minimum 90-day elimination period)</li> <li>– Total loss of autonomy included</li> </ul> </li> <li>▪ Available riders: usual occupation extension, ADD, accidental fracture, hospitalization, reimbursement of premiums, indexation option and future insurability option</li> </ul>
<p><b>Simplified Accident Insurance</b></p>	<ul style="list-style-type: none"> <li>▪ Disability insurance that provides income protection in the event of accident or injury</li> <li>▪ No medical exam required</li> <li>▪ Issue age: 18 to 69</li> <li>▪ Guaranteed renewable to age 70 with an extension option to age 75</li> <li>▪ No integration or coordination for the first 6 months of disability and a guaranteed minimum of \$1,200 up to the 36th month of benefits</li> </ul>
<p><b>Safe Driver</b></p>	<ul style="list-style-type: none"> <li>▪ <b>Unique product</b> that includes disability, hospitalization, accidental death and permanent disability insurance</li> <li>▪ Coverage for accidents occurring when driving or riding in a private passenger vehicle, a truck or a bus</li> </ul>
<p><b>Hospital Care</b></p>	<ul style="list-style-type: none"> <li>▪ Daily benefits in the event of hospitalization</li> <li>▪ Includes benefits for the loss of limbs or vision plus ambulance or X-ray expenses</li> <li>▪ Individual, Couple, Single-Parent or Family coverage</li> </ul>

## Savings products

### INVESTMENT PRODUCTS

#### Investment accounts

- 36 investment accounts available based on the 6 asset categories: fixed income, balanced, Canadian equity, American and international equity and portfolios, selected from seven Canadian investment management companies respected for their performance, stability and reputation: Dynamic Funds, AGF, TD Asset Management, Meritage Portfolios of National Bank Investments Inc., Fidelity Investments, CI Investments and Fiera Capital.
- Annuity contract (guaranteed by Assuris for up to \$100,000 per contract)
- Contributions made prior to age 75 are 100% guaranteed upon death, at no extra cost
- Option to designate beneficiaries
- Three sales charges: back-end load, front-end load or low load
- Eligible for TFSA, RRSP, RRIF, LIRA and LIF
- Attractive sales and service commissions as of the first month

#### Other investment accounts

- Traditional GICs and Equity Index GICs
- MAX GIC (reduced commission GIC)
- Evolution GIC (possible extension on the investment anniversary date)

### ANNUITIES

#### Immediate Annuity

- Life annuity, joint and survivor life annuity and term certain annuity available

#### LifeAnew Deferred Life Annuity

- An excellent choice for meeting basic financial needs at retirement
- Provides a fully guaranteed retirement income that can be calculated in advance, with no risk of interest rate or financial market fluctuations

### LOANS

#### HBP-RRSP loan<sup>2</sup>

- Virtual HBP loan – quick and easy
- **No credit check**
- Excellent way to obtain mortgage broker referrals

#### RRSP loan

- Agreement with B2B Bank
- Agent dedicated to RRSP loans for La Capitale products

2. Available in Quebec only



## Other Benefits

### COMPENSATION

- Highly competitive first-year commission
- Lifetime renewal commissions (other than Simplified Advantage)
- Commission payable on a weekly basis
- Loyalty Bonus – Additional compensation increases each year, rewarding our advisors for both production and loyalty.

### LA CAPITALE CONVENTION

- For sunny destinations, watch out for info on some of the most attractive qualification criteria in the industry.

#### THAT'S NOT ALL...

- An opportunity to attend partnership meetings, which are held periodically throughout the year at attractive locations that are easy to get to.



*For life. And all it brings.*

For any questions,  
please feel free to contact  
a member of our Sales Team

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