

CRITICAL ILLNESS
Second Chance

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Second Chance for Children

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
	25 covered illnesses or surgeries	25 covered illnesses or surgeries	6 covered illnesses or surgeries	28 covered illnesses or surgeries
Who is this product for?	Individuals age 18 to 60 ² (age at issue)	Individuals age 18 to 65 ² (age at issue)	Individuals age 18 to 60 ² (age at issue)	Children age 30 days to 17 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"> Minimum \$10,000, 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"> Choices: Payable over 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 out³ If you choose the Health Option, you will be entitled to a reimbursement of all premiums during your lifetime if the insured amount has not already been paid out. Several options are available, including 100% premium reimbursement after 15 years⁵ 	<ul style="list-style-type: none"> Choices: Terms of 10, 20, 25, 30, or 35 years Renewable for subsequent 10-year periods following expiry of the initial term Reimbursement of premiums is not available on this version of the product 	<ul style="list-style-type: none"> Choices: Payable until age 75 or renewable every 10 years Reimbursable³ in the event of death before benefit expiry if the insured amount has not already been paid out When the Health Option is selected, premiums are: <ul style="list-style-type: none"> – Payable until age 65 or the 25th policy anniversary⁴ – Reimbursable in part as of the 15th policy anniversary⁵ 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 Reimbursable³ in the event of death before benefit expiry if the insured amount has not already been paid out When the Health Option is selected, premiums are: <ul style="list-style-type: none"> – Payable for 20 years – 75% reimbursable 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"> Succession Advantage included in your contract⁷ Expiry of benefit at age 75 Best Doctors[®] assistance service No taxes to pay on the insured amount paid 			
	<ul style="list-style-type: none"> Accidental Fracture rider Children's Critical Illness rider Waiver of premiums in the event of the policyholder's disability or death 	<ul style="list-style-type: none"> Accidental Fracture rider Children's Critical Illness rider Waiver of premiums in the event of the policyholder's disability or death Convertible to T75 until age 60 Available as a rider on a life insurance product 	<ul style="list-style-type: none"> Simplified issue product 	<ul style="list-style-type: none"> Accidental Fracture rider
Why should you choose this coverage?	<p>It provides you with excellent coverage, no matter what happens:¹</p> <p>If you are diagnosed with a covered critical illness or undergo an insured surgical procedure: We will pay you the insured amount if you survive⁶</p>			<p>It provides you with excellent coverage, no matter what happens:¹</p> <ul style="list-style-type: none"> If the child is diagnosed with a covered critical illness or undergoes an insured surgical procedure: We will pay the insured amount if the child survives⁶ If the child dies without ever developing a critical illness: We will reimburse the premiums paid³ 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
	<p>If you die without ever developing a critical illness: All premiums paid will be reimbursed to your beneficiary if you have chosen the Plus Option³</p>	<p>Renewable and convertible critical illness insurance at an affordable price</p>	<p>If you die without ever developing a critical illness: We will reimburse all of the premiums paid to your beneficiary³</p>	
	<p>If you never develop a critical illness: We will reimburse the premiums paid if you have chosen the Health Option⁵</p>		<p>If you never develop a critical illness: We will reimburse the premiums paid if you have chosen the Health Option⁵</p>	

Succession Advantage included in your contract⁷

This benefit provides for the reimbursement of **legal fees and expenses of up to \$1,000⁸** for the term 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) for the insured or probating an insured's protection mandate.

- Some conditions, exclusions and restrictions are indicated in the documents provided when the coverage is purchased. Please refer to them.
- Some policy issue conditions must be met based on La Capitale underwriting standards.
- 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 six illnesses*.
- Whichever is later: the 25th policy anniversary or age 65, but no later than age 75.
- Some restrictions apply. Reimbursement is based on how long the insured has held the contract and the insured's age for *Second Chance*. 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 six illnesses*.
- 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.
- Available in Quebec only.
- Some conditions, restrictions and exclusions apply.

