

Income protection

Disability insurance



La Capitale
Financial Security

Pillar Series





Income Protection

Simply the best way to protect your income and lifestyle if you should become disabled!

The consequences of a disability can be devastating. Your ability to earn an income is the foundation of your financial future and your most valuable asset. If a sudden accident or illness prevented you from working, how would you replace this money?

The Pillar Series is an affordable income protection plan specially designed to address the needs of self-employed workers. This coverage protects you, and makes things easier for your family and your business.

La Capitale Financial Security will pay you up to \$6,000 monthly if you are totally disabled as a result of a covered accident.¹ You can choose your waiting period, benefit period and optional benefits according to your needs and budget.

OPTIONAL BENEFITS

- Regular Occupation Extension coverage
- Indexation Option
- Future Insurability Option
- Return of Premium
- Accidental Death & Dismemberment coverage
- Hospital Sickness & Accident coverage
- Disability due to sickness
- Accidental Fracture coverage



Advantages of income protection

- Benefit payable as of the first day if you are hospitalized or undergo day surgery
- No integration or coordination²
- Simplified claim process
- Complete coverage that includes back injuries and **nervous disorders**

$\frac{24}{24}$

hours

$\frac{7}{7}$

days

1. Some restrictions, exclusions and conditions apply.
2. Up to a maximum of \$6,000 for the first 6 months;
\$1,200 from the 7th to 36th month.



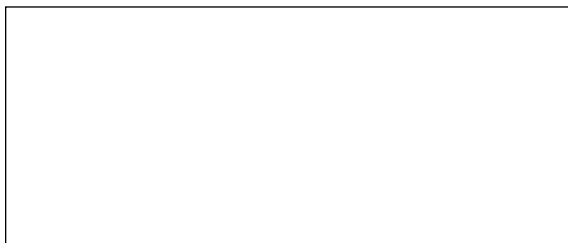
For life. And all it brings.

With over 40 years of experience as one of Canada's leading specialty insurers, La Capitale Financial Security pays benefits in excess of \$2,000,000 every month to our clients.

To find out more about the numerous benefits of La Capitale products, contact us or visit our website.

lacapitale.com

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La Capitale Financial Security Insurance Company is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails.

This document merely provides an overview of the coverage available. Some conditions and restrictions apply. The wording of the policy and/or rider (if applicable) governs in all circumstances. Please see policy and/or rider for complete details about your coverage.

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