

# Income Protection

Disability Insurance

LaCapitale   
Financial Security



Pillar Series

## Are you prepared for the unexpected?

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 an accident or sickness suddenly prevented you from working, how would you replace this money? Being prepared for these unexpected events will provide you with the financial security and peace of mind you deserve.

## Did you know?

- You have a 1 in 3 chance of becoming disabled for 90 days or longer at least once before age 65.
- There is an "official" occupational injury in Canada every 27.3 seconds of every working day.
- Medical problems are the leading cause of bankruptcies in Canada.<sup>1</sup>

### How long will your savings suffice?

14, 30 or 90 days?

### How long would you need income replacement?

2 years, 5 years or to age 65?

1. Sources : 1985 Commissioner's Individual Disability Table A and CIA 86-92 Aggregate Mortality Table 2010, Association of Workers' Compensation Boards of Canada (AWCBC) Bankruptcy Canada, Canada's largest bankruptcy information website.

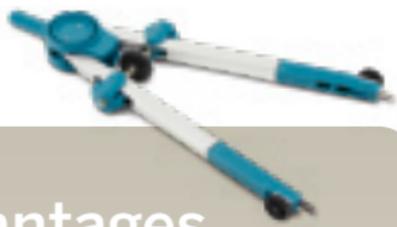


Income Protection

## Protect your income in the event of disability

Pillar Series disability insurance is affordable personal income protection designed to address the needs of the self-employed, small business owners and qualified individuals.

This insurance protects your income in the event an accident or sickness suddenly prevents you from working. It's simply the best way to protect your income and lifestyle if you should become disabled!



## The advantages of Pillar Series disability insurance

- Accident only or accident and sickness disability coverage
- **Benefit amounts** from \$500 to \$6,000 per month
- **Benefit periods** of 2 years, 5 years or up to age 65
- **Elimination periods** of 14, 30, 60, 90, or 120 days as well as 0 days for accident coverage. For elimination periods of less than 120 days, monthly benefits will be paid as of the first day if you are hospitalized or if you undergo day surgery.
- **Total disability** – the first 24 months: unable to perform the important duties of your occupation. After this period, unable to engage in any occupation for which you are reasonably qualified by your education, training or experience.
- **Partial disability** – 50% of the total disability benefit for a maximum of 6 months
- **Total loss of autonomy benefits** – 100% of total disability benefits for life
- **Waiver of premiums** – After 4 months of total disability benefits we will waive all subsequent premiums

## What would you do if your income stopped today?

The need for life insurance is widely accepted, but many people aren't convinced that they need disability insurance as well. But the reality is that if you are disabled because of a sickness or injury, your income stops but your bills do not. **How will you pay them?**

<b>Emergency savings and your investments?</b>	If you saved 5% of your income each year, six months of disability could wipe out 10 years of savings.
<b>Your spouse's income, if any?</b>	Would a single income be enough to pay for expenses currently covered by two incomes? In the event of a sickness or injury, would your spouse be forced to take time off work to take care of you?
<b>Your RRSP?</b>	You will pay taxes on any amount withdrawn from your RRSP and these amounts can not be reinvested.
<b>A bank loan?</b>	It may be difficult to take out a loan from a financial institution when you are disabled and have no income.
<b>Mortgage your home?</b>	Do you really want to jeopardize your home by borrowing against it?

*Pillar Series disability insurance provides you with the security that comes with knowing your income, and everything it supports, is protected. A solution that makes sense.*

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## 5 included features

<b>No integration and coordination of benefits</b>	Regardless of the amount selected, we will pay full benefits for the first six months even if your income has changed or you receive benefits from other sources. After the first 6 months and up to 36 months of disability benefits, La Capitale guarantees the lesser of your monthly total disability benefit or \$1,200.
<b>No soft tissue limitations or exclusions</b>	Sprains, strains and back and neck injuries are covered.
<b>No exclusions for mental and nervous disorders</b>	No exclusions for mental and nervous disorders If you take out the sickness rider, your contract will cover you for conditions caused by stress, anxiety, depression, and fibromyalgia
 <b>A guaranteed benefits option is available at time of claim</b>	You can guarantee the amount of your benefit by qualifying when you apply. This will ensure payment of the guaranteed benefit without verification of your income when you make a claim.
 <b>Your occupational class is guaranteed</b>	Your premium and benefits do not change if you change your occupation to one that we consider more dangerous.

## 8 optional benefits

<b>Regular occupation extension</b>	Extends the period of regular occupation of the total disability definition in your disability coverage from 24 months to 5 years or up to age 65
<b>Indexation option</b>	Provides for indexing monthly total disability benefits to the Consumer Price Index (CPI) after 12 consecutive months of benefit payments.
<b>Future insurability option</b>	Provides the option to add monthly total disability benefits on the insurance contract anniversary date, without medical evidence of insurability.
<b>Return of premium</b>	At age 65, we will reimburse 50% to 75% of your annual premiums paid, based on issue age, reduced by twice the benefits you have received. As of age 60, if you cancel your policy, an early return of premium option is available.
<b>Accidental death and dismemberment</b>	You or your beneficiary will receive a lump sum benefit of up to \$300,000 if you suffer a severe injury or die as a result of an accident.
<b>Hospitalization for sickness or accident</b>	You will receive a benefit of up to \$150 a day if you are hospitalized as a result of an accident or sickness. Your benefit will begin the first day you are hospitalized and will continue for as long as you stay in the hospital.
<b>Sickness disability</b>	You will receive a benefit of up to \$6,000 a month if you are unable to work due to total or partial disability caused by sickness.
<b>Accidental fracture</b>	You will receive a lump sum benefit if you suffer a fracture as a result of an accident. You can choose either individual coverage or individual with coverage for children.



Backed by over 40 years of experience, La Capitale Financial Security has become one of the leading specialized insurers in Canada. Every month, the company pays benefits in excess of \$2,000,000 to its clients.

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

**[lacapitale.com](http://lacapitale.com)**

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This document merely provides an overview of the coverage available. Some conditions and restrictions apply. The wording of the policy, any riders or both governs in all circumstances. Please see the policy, the rider or both for complete details about your coverage.

