



*For life. And all it brings.*



## La Capitale: a leader in the insurance and financial services industry

La Capitale Financial Security, insurance company is a member company of the La Capitale Financial Group. La Capitale has operated in Canada for more than 75 years, providing insurance, savings, loans and retirement planning products. Its mission is to help you build, protect and value what you feel counts for you and your financial security.

La Capitale's head office in Quebec City

ASSETS OF  
**\$7.1B**



NEW BUSINESS PREMIUMS AND DEPOSITS  
**\$18.5M**

9TH PLACE AMONG LIFE INSURERS IN CANADA

MORE THAN  
**2,600 EMPLOYEES**

GROWTH COMPARED TO 2017  
**22%**

### A FULL RANGE OF FLEXIBLE PRODUCTS

- Life Insurance
- Critical Illness Insurance
- Disability insurance
- Investment Accounts
- GICs, Equity Index GICs
- RRSPs, RRIFs, LIRAs, LIFs, TFSAs
- Sources of retirement income (annuities)

Backed by over 40 years of experience, La Capitale Financial Security, insurance company has become one of the leading specialized insurers in Canada.

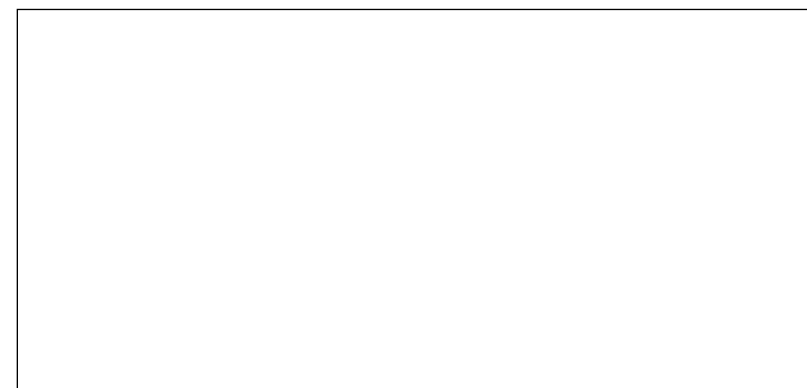
**To find out more about the numerous benefits of La Capitale products, contact us or visit our website.**

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



## Income Protection

**Pillar Series**



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.

F038 (06-2018)



100%

Data as at December 31, 2017.



## The consequences of a disability can be devastating.

Your income is your most precious asset. What would happen if an accident or an illness suddenly prevented you from working? How would you replace this money?

$\frac{1}{3}$

In Canada, **1 in 3 people** will be **disabled** for at least 90 days before age 65<sup>2</sup>

$\frac{2}{5}$

**2 in 5 Canadians** will develop **cancer** during their lifetime (46% of men and 41% of women)<sup>3</sup>

$\frac{1}{2}$

**1 of 2 heart attack** victims is under age 65<sup>4</sup>

## Are you financially prepared?

Sources of money	The problem
Savings	If you save 5% of your income each year, <b>six months of total disability</b> could wipe out <b>10 years of savings</b> .
Loan	Which financial institution will lend you money if you are disabled and not able to work?
Your spouse's income	Can one person be a spouse, parent, private nurse and work at the same time?
Liquidate assets	Can you get a fair market price when you are forced to liquidate?

## What is your health worth?

In the next 12 months, if you have an accident or suffer an illness and can't work, **how will you pay for:**

- groceries?
- utilities?
- clothing?
- car payments?
- your mortgage or rent?



**Take away the income block and the whole structure falls!**

### HOW MUCH IS YOUR INCOME WORTH?

Current **income** × 65 less your age = Potential **value** of your income to age 65

\$  ×  = \$

### YOUR INSURED PROPERTY

Value of your home and your vehicles	Premium paid to insure your property	Value of your potential income to age 65	Premium paid to insure this asset
\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

You spend a lot of money to protect your home and your vehicles.

**Why not protect the income** that allows you to buy this property?



La Capitale provides an affordable income protection plan designed to meet your needs.

### Advantages

- Benefits payable as of the first day if you are hospitalized or if you undergo day surgery
- No integration or coordination<sup>5</sup>
- Simplified claim process
- Complete coverage that includes back injuries and nervous disorders

### Features

- Accident-only or accident-sickness coverage
- Guaranteed benefit available
- Many other features and coverage options available

Note: Some conditions, restrictions and exclusions apply.

### On or off the job coverage

$\frac{24}{24}$   
hours

$\frac{7}{7}$   
days

2. CLHIA guide to disability insurance  
3. Canadian Cancer Society, 2014  
4. Heart and Stroke Foundation of Canada

5. For the first six months; \$1,200 from the seventh to the 36th month