



Long Term Care Insurance

DESCRIPTION

Long Term Care Insurance pays monthly benefits if the insured enters a state of dependency.

Age at issue	Age 30 to 80 inclusive
Insured amount	Minimum: \$500 Maximum \$2,000 (including indexation, if applicable)
Rates	Male, female, by band, units of \$100 <ul style="list-style-type: none"> ▪ \$500 to \$999 ▪ \$1,000 to \$2,000 Guaranteed premiums for the first 5 years
Premium payment period	For life
Coverage period	For life
Elimination period	90 days. Lump sum amount equal to 3 times the monthly benefit paid 30 days after expiry of the elimination period.
Benefit duration	2, 3, or 5 years or for life

DEFINITIONS

State of dependency	State in which the insured is usually incapable, without the assistance of another person, of performing at least two activities of daily living (bathing, dressing, transferring, toileting, continence and feeding) ¹ or suffers a cognitive impairment.
Cognitive impairment	Impairment of intellectual functions manifested by an inability to think, perceive, reason, or remember. Cognitive impairment results from Alzheimer's disease and other forms of irreversible senile dementia. Cognitive impairment must meet all of the following conditions: <ul style="list-style-type: none"> ▪ Be based on clinical results and deficiency measurement standards ▪ Have an organic cause ▪ Result in the insured's inability to care for him or herself without the ongoing supervision of another person



Optional benefits

PLUS OPTION

Premiums are reimbursed² upon the death of the insured if no benefits have been paid and the policy has been in force for at least five years.

INDEXATION OPTION

Monthly benefit indexed at a rate of 2% compounded annually beginning on the 1st policy anniversary date and each anniversary date that follows. Maximum monthly benefit indexed: \$2,000.



Additional no-cost benefits

WAIVER OF PREMIUMS³

Should the insured become and remain dependent without interruption during the elimination period, La Capitale shall waive payment of any premiums due under this contract after the onset of the state of dependency until the earliest of the following dates:

- Date at which the insured is no longer in a state of dependency
- End of maximum period of monthly payments

CARE ASSISTANCE PROGRAM

- As soon as your policy comes into force, you can take advantage of four types of telephone assistance: Health Assistance, Legal Assistance, Domestic Assistance and Home Assistance.
- During a period of dependency: Care Assistance (convalescence and psychological assistance)

SUCCESSION ADVANTAGE⁴

This benefit provides for the reimbursement of legal fees and expenses of up to \$1,000,³ for the duration 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) or certifying a mandate of incapacity or power of attorney for the insured. Please note that a power of attorney must be provided in anticipation of possible incapacity.

1. See complete definitions for each of these activities in the contract.
 2. Excluding policy fees, where applicable.
 3. Some conditions, exclusions, and restrictions apply.
 4. Available in Quebec only.