

Life insurance

20.10 Protection

20-Year Term, 10-Year

Option Term life insurance



La Capitale

Insurance and
Financial Services





20.10 Protection

Coverage that gives you double the benefits!

A unique product, *20.10 Protection* is term life insurance that covers you for 20 years but includes the option to cancel after 10 years, with a cash surrender value.¹

It's the ideal choice for meeting short-term insurance needs, while giving you the freedom to customize your coverage to your situation in 10 years.

Fixed premiums for 20 years

If you were to opt for traditional life insurance coverage for 10 years and then decide to extend your coverage once it expired, you would have to renew your policy at a much higher cost.

With *20.10 Protection*, your insurance premiums are fixed for 20 years. No need to renew and no increased premiums to pay!

**MALE, AGE 40, NON-SMOKER,
INSURED AMOUNT OF \$250,000**

| Type of coverage | Annual premium | Real average annual premium over 20 years |
|---------------------------|--|---|
| 10-year Term ² | \$215 for years 1 to 10 \$1,258 for years 11 to 20 if you renew the policy | \$737 ³ |
| 20.10 Protection | \$395 | \$395 |

*Insurance
coverage with
more options*



Note: The above-mentioned amounts are subject to change at any time.

1. This cash surrender value can only be requested within 30 days following the 10th anniversary of the policy.
2. Average premium for the best 10-year terms in the industry
3. Average premium over 20 years if after 10 years the client decides to renew the policy for another 10 years.

Re-evaluate your needs after 10 years and benefit from the cash surrender value

If after 10 years your needs have not changed, your contract remains in effect **at the same** premium.

Your insurance needs did change? You can opt to cancel your insurance and redeem the cash surrender value.¹

20.10 Protection, an invaluable, flexible product offered at a low cost.

MALE, AGE 40, NON-SMOKER, INSURED AMOUNT OF \$250,000

| | 20.10 Protection | 10-Year Term ² |
|---|-------------------------|---------------------------|
| Premium payable after 10 years | \$3,950 | \$2,150 |
| Cash surrender value if cancelled after 10 years ⁴ | \$1,332 | — |
| Total net paid | \$2,618 | \$2,150 |

SUCCESSION ADVANTAGE INCLUDED⁵

This benefit provides for the reimbursement of **legal fees and expenses of up to \$1,000**,⁶ 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.⁷

4. If you cancel your policy after 10 years, La Capitale will pay you a cash surrender value that corresponds approximately to the surplus that you would have paid for *20.10 Protection* as compared to traditional 10-year term insurance. This cash surrender value can only be requested within 30 days following the 10th anniversary of the policy.
5. Available in Quebec only.
6. Some conditions, exclusions and restrictions apply.
7. Power of attorney must be provided in anticipation of possible incapacity.



Benefits of *20.10 Protection*

- Affordable coverage at a fixed cost
- Premiums guaranteed for 20 years
- Option to cancel coverage after 10 years and redeem the cash surrender value
- Total loss of autonomy benefit providing payment of 50% of the insured amount, up to a total amount of \$200,000¹ during the insured's lifetime.
- Renewable for subsequent periods up to age 85
- Convertible to permanent life insurance up to age 70
- Also available as a joint plan

This coverage can also be enhanced with additional benefits including:

- Waiver of premiums in the event of disability
- Accidental Death and Dismemberment benefit
- Children's Life Insurance rider
- Children's Critical Illness rider

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/ 10

20-year coverage with the option to cancel after 10 years.

1. Some conditions, exclusions and restrictions apply.



Guided by the values of mutualism on which it was founded, La Capitale works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits associated with La Capitale's products, contact us or visit our website.

lacapitale.com