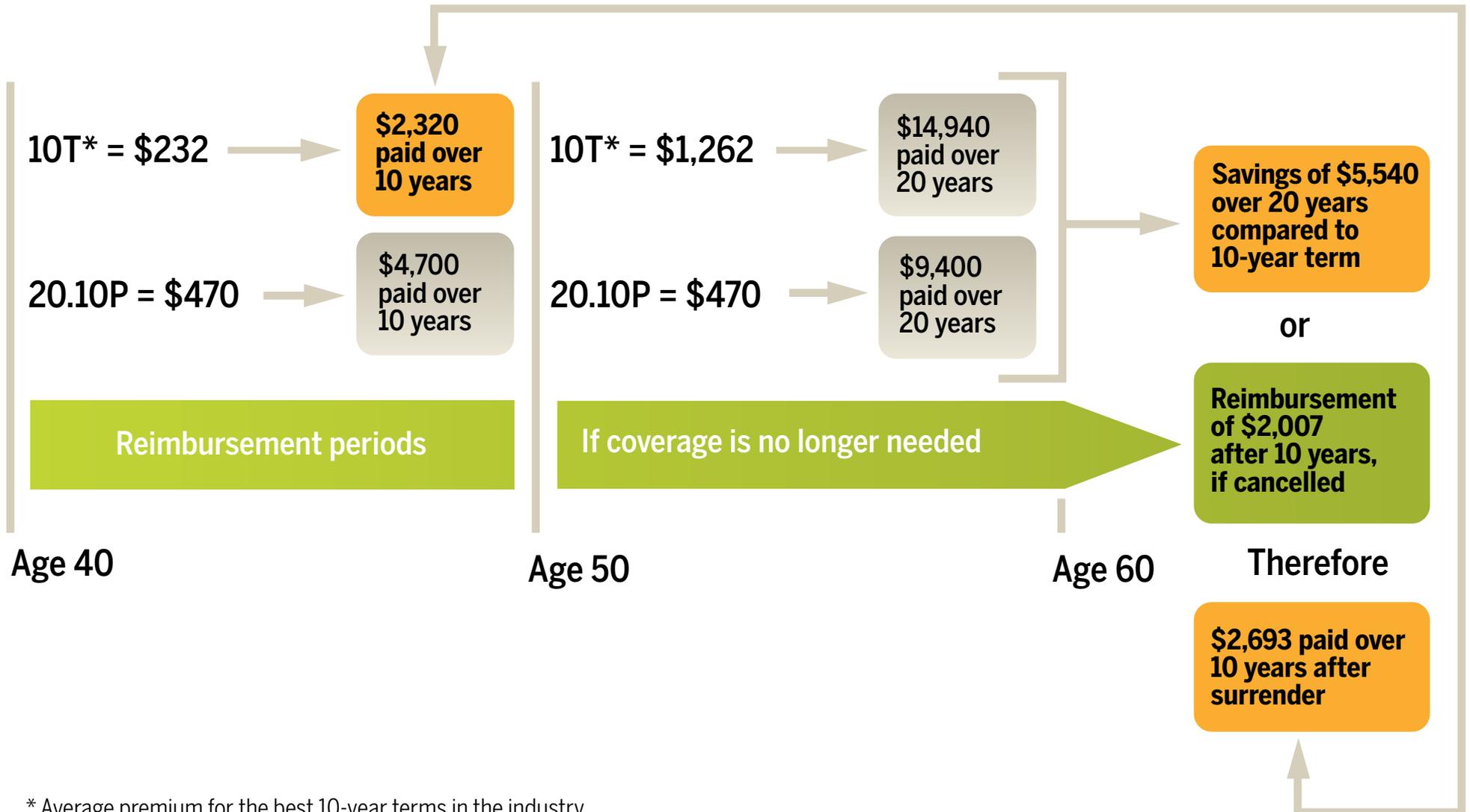


# 20.10 Protection

20-Year Term, 10-Year Option term life insurance



Annual premium - Male, age 40, non-smoker, insured amount of \$250,000



\* Average premium for the best 10-year terms in the industry

# 20.10 Protection

## 20-Year Term, 10-Year Option term life insurance



### Coverage that gives you double the benefits!

*20.10 Protection* is a unique term life insurance product, as it provides coverage for 20 years but gives you a way out after 10 years, if you wish.

### Benefit from 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, which would not be to your advantage. With *20.10 Protection*, there are no unpleasant surprises, no matter what your situation may be, because your premiums are fixed for 20 years.

### An ingenious solution if your needs change in 10 years' time

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* over ten years as compared to the premiums for a traditional 10-year term life insurance policy.



**You can choose to cancel your policy and redeem the cash surrender value or maintain your coverage for the same cost. You win either way with *20.10 Protection*!**



### Benefits of *20.10 Protection*

- Affordable coverage at a fixed cost
- Premiums guaranteed for the next 20 years
- If you cancel your policy after 10 years, possibility of redeeming the cash surrender value to recover a portion of the premiums paid
- Total loss of autonomy benefit: 50% of the insured amount, up to a maximum of \$200,000
- Renewable for subsequent periods up to age 85
- Convertible to permanent life insurance up to age 70
- Also available as a joint plan

#### The following additional benefits are also available:

- Premium waiver in the event of disability or death
- Accidental Death and Dismemberment benefit
- Rider – *The Provider*, Monthly income for your loved ones
- Children's Life Insurance rider
- Succession Advantage included in your contract\*
- Accidental Fracture rider
- 20-, 25-, 30- and 35-year Fixed Term Critical Illness rider
- Children's Critical Illness rider
- Disability income rider with a reimbursement of total policy premiums in the event of the loss of the insured's job

\* Available in Quebec only.