

# Life Insurance

*Enhanced Evolvement T100*



## La Capitale

Insurance and  
Financial Services





*Enhanced Evolvement T100*

## Guaranteed lower premium rates for 10 years

*Enhanced Evolvement T100* is a Permanent Life Insurance product you can purchase up to age 80 on an individual basis and from age 18 to age 70 on a joint basis. Benefit from permanent protection that varies from \$10,000 to \$2,000,000 with premium rates that are payable and guaranteed for life. Take advantage of **premium rates that are reduced for the first 10 years** of your contract.

*Enhanced Evolvement T100* covers you for life and includes a number of attractive features.

## Enhanced Evolvement T100 gives you some breathing space for the first 10 years of your contract

Want to buy Life Insurance and still stay within your budget? You can, with *Enhanced Evolvement T100*. The premium rates will be reduced for the first 10 years of your contract, allowing you to meet your other financial obligations. Then, premium increases that are established and guaranteed at the time of issue will take place every five years for a set period.

What's more, *Enhanced Evolvement T100* offers a number of additional benefits to suit your needs.

## After 10 years, you get reduced paid-up coverage with no further premium payments

In the event that you wish to stop paying your premiums for any reason, you may do so once your contract has been in force for 10 years and obtain **reduced paid-up insurance coverage** with no further premium payment required.<sup>1</sup> The insured amount<sup>2</sup> will then be equivalent to the total of the premiums you have paid,<sup>3</sup> up to a maximum of 75% of the insured amount in force at the time. This amount will be paid to your beneficiary upon your death.

This way, you enjoy reduced insurance coverage without having to continue paying your premiums.

1. Some conditions, restrictions and exclusions apply.

2. Additional benefits and riders must be cancelled. The paid-up insurance contract has no surrender value.

3. Excluding annual policy fees, premiums for additional benefits and riders and any extra premiums, where applicable.

## Surrender your insurance policy as of your 75th birthday

Once you reach age 75,<sup>4</sup> you can cancel your insurance contract and receive a surrender value. This amount corresponds to 50% of the premiums you have paid<sup>3</sup> without exceeding 50% of the insured amount in force at the time. That puts money back in your hands — money you can use to make a dream project come true such as travel, help out your children financially, fund your grandchildren's education, protect your quality of life in the event of illness, etc.

## Other good reasons to choose *Enhanced Evolvement T100*

In addition to giving you coverage for life, *Enhanced Evolvement T100* has many other advantages:

- It offers protection in the event of a total loss of autonomy before age 60, giving you access to a living benefit equivalent to 50% of the insured amount, up to a maximum of \$200,000<sup>1</sup>
- It gives you a way to build an inheritance for your loved ones
- It enables your loved ones to maintain the same standard of living following your death
- It guarantees your premium amount for the life of your contract, so you have no unpleasant surprises.

### **SUCCESSION ADVANTAGE INCLUDED<sup>5</sup>**

This benefit provides for the reimbursement of **up to \$1,000 in legal fees and expenses**, for the duration of the contract, if they are associated with liquidation of the insured's estate, probate of the insured's will, the arrangement of protective supervision of a person of full age (adult guardianship) of the insured or court approval of the insured's protection mandate.

4. The contract must be in force for a minimum of 10 years.

5. Available in Quebec only.



## The advantages of *Enhanced Evolverment T100*

- Premium rates that are guaranteed for life and reduced for the first 10 years of your contract
- Option of reduced paid-up insurance
- Cash recovery, in the form of surrender value
- Total loss of autonomy benefit

This coverage can also be enhanced with **additional benefits and riders** including:

- Waiver of premium in the event of disability or death
- Disability Income benefit
- Term Life Insurance rider
- Term Critical Illness Insurance rider
- Children's Life Insurance rider
- Children's Critical Illness rider



Fixed permanent insurance for life



# La Capitale

*For life. And all it brings.*

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

This document is not a contract. It merely provides an overview of the coverage available. Only the insurance policy and application may be used to settle legal issues. Contracts are issued by La Capitale Civil Service Insurer Inc.

K081 (05-2019)



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