

Support Payment insurance

Coverage that ensures a monthly
income for your loved ones in
the event of death or disability



La Capitale

Insurance and
Financial Services





Support Payment insurance

An affordable solution that allows your family to maintain its current standard of living

The purpose of *Support Payment insurance* is to ensure the continuity of support payments in the event of the debtor-payor's death, accident or illness.

Contrary to the majority of Life insurance products on the market that pay a lump sum amount, *Support Payment insurance* allows for tax-free monthly payments.

Don't take chances! Protect the issuance and receipt of your support payments, and ensure your financial stability.

Are you receiving support payments?

1. How would your financial situation be affected if your support payments were to come to an abrupt stop?
2. Would you have to take legal action to enforce a support payment order?
3. Would your future and that of your children be seriously compromised?

Are you making support payments?

1. What would you do if you were no longer able to fulfil your obligation to make the support payments?
2. Would your future and that of your children be seriously compromised?

Your insurance amount is easier to manage, and your monthly income is guaranteed.

Support Payment insurance provides coverage that can be a backup solution for support payments due to former spouses, former spouses and children or children only.

LIFE INSURANCE COVERAGE

Upon the insured's death, the beneficiary(ies) receive a guaranteed non-taxable amount every month for the duration of the term selected, provided the contract is in force. The coverage may be for a period of 15, 20 or 25 years, according to the client's needs.

DISABILITY COVERAGE

To this Life insurance coverage, you can add coverage for disability due to illness or accident for a two- or five-year term. This gives you *three types of coverage combined*.

SAMPLE PREMIUMS FOR LA CAPITALE'S SUPPORT PAYMENT INSURANCE¹

After separating from his spouse, Simon, age 35, must make monthly support payments of \$1,000. Since he is responsible for supporting his two children, ages 2 and 3, Simon would like to have coverage that would allow him to maintain the support payments in the event of death or disability.

The solution for Simon?

<i>Support Payment insurance</i>	
Life insurance coverage with monthly payments of \$1,000 in the event of death, for a decreasing term of 20 years	
Premium: \$21.90 per month	
With two years of Disability coverage	With five years of Disability coverage
Benefit: \$1,000 per month	Benefit: \$1,000 per month
Premium: \$39.73 per month	Premium: \$46.23 per month

SUCCESSION ADVANTAGE INCLUDED²

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

1. These illustrations are provided as examples only. Premium rates may vary at any time without advance notice. Contact a La Capitale advisor for a personalized illustration showing the coverage and premiums applicable to your situation.
2. Available in Quebec only.



Benefits of *Support Payment insurance*

- **Premium and benefits are guaranteed** for the duration of your contract
- **Benefits are not taxable** in the event of disability or death

IN THE EVENT OF DEATH

- Term Life insurance that provides your beneficiaries with a fixed monthly income (choice of 15-, 20- or 25-year duration)
- Option to convert your Term Life insurance into permanent insurance if your financial situation changes¹
- Total loss of autonomy benefit
- Succession Advantage included⁴

IN THE EVENT OF DISABILITY

- Clients choose the monthly benefit amount they want to receive, up to a maximum of \$1,500
- Elimination period:
 - Illness: 90 days, retroactive to 30 days
 - Accident, hospitalization for a minimum continuous period of 72 hours, day surgery: 30 days
- Benefit period: 2 years or 5 years
- No proof of support payments required at the time of a claim
- No consideration of any other benefits payable

IN THE EVENT OF LOSS OF EMPLOYMENT

- If the disability option is selected, a reimbursement of the premiums for the policy is available in the event of the policyholder's loss of employment



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 of La Capitale products, contact us or visit our website.

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.

K099 (11-2017)



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