



# Coverage for life

## PERMANENT LIFE INSURANCE

	Age at issue	Guaranteed insured amount	Guaranteed premium	Guaranteed values	Additional benefits**††	Other details	 Why choose this product?
<b>Advantage Non-participating</b>	<b>Individual coverage</b> • Age 0 to 80 (life) • Age 0 to 65 (20-year option) • Age 0 to 65 (to age 65, [minimum of 25 years]) <b>Joint coverage</b> • Age 18 to 75 (life) • Age 18 to 60 (20-year option) • Age 18 to 55 (to age 65, [minimum of 25 years])	<b>Yes</b> Minimum: \$10,000 Maximum: \$2,000,000 <sup>1</sup>	<b>Yes</b> Payable for life or over 20 years or to age 65 (minimum 25 years)	<b>Yes</b>	• The Provider rider • T10, T20, T25, T30 and T35 rider • ADD • GIB • WPD1 or WPDID** • DIB • CLIR • CCR • AF • 20-, 25-, 30- or 35-year term CIR	• Complete line of permanent products • Protection in the event of a total loss of autonomy before age 60, giving you access to a living benefit equivalent to 50% of your insured amount, up to an overall maximum of \$200,000 <sup>††</sup> • Succession Advantage included <sup>†</sup>	• To benefit from permanent coverage • To take advantage of favourable, guaranteed values
<b>T100 Enhanced</b>		<b>Yes</b> Minimum: \$10,000 Maximum: \$2,000,000 <sup>1</sup>	<b>Yes</b> Premiums payable for life	<b>Yes</b>	• The Provider rider • T10, T20, T25, T30 and T35 rider • ADD • GIB • WPD1 or WPDID** • DIB • CLIR • CCR • AF • 20-, 25-, 30- or 35-year term CIR	• Benefit in the event of a total loss of autonomy before age 60, giving you access to a living benefit equivalent to 50% of your insured amount in force, up to an overall maximum of \$200,000 <sup>††</sup> • Paid-up insurance from the 10th policy year corresponding to 100% of paid premiums, if you stop paying premiums <sup>2,3,4</sup> • Surrender value at age 75, if the contract has been in force for a minimum of 10 years, corresponding to 50% of paid premiums <sup>2,5</sup> • Succession Advantage included <sup>†</sup>	• To benefit from permanent coverage • To take advantage of favourable, guaranteed values
<b>T100 Enhanced Evolvement</b>				<b>No</b>			• To benefit from permanent coverage while paying premiums guaranteed for life and reduced for the first 10 years of your contract
<b>T100 Pure</b>				<b>No</b>			• To benefit from permanent coverage
<b>Simplified Advantage</b>	Age 40 to 80 (life)	<b>Yes</b> <b>Age 40 to 70</b> Minimum: \$5,000 Maximum: \$100,000 <b>Age 71 to 80</b> Minimum: \$5,000 Maximum: \$50,000	<b>Yes</b> Payable for life	<b>Yes</b>	<b>No</b>	• No medical exam or blood test • Amount of insurance doubled in the event of accidental death before age 85 • Advance Payment Security included • Succession Advantage included <sup>†</sup>	• To take advantage of permanent coverage without having to take a medical or blood exam • To take advantage of favourable, guaranteed values
<b>Affirmative</b>	Age 18 to 80	<b>Yes</b> , after 2 years <sup>6</sup> \$2,500 to \$25,000	<b>Yes</b> Premiums payable for life	<b>Yes</b>	<b>No</b>	• Only 4 medical questions • No medical exam • Accidental death benefit and Advance Payment Security included • Succession Advantage included <sup>†</sup>	• To benefit from simple, accessible permanent coverage

## TERM LIFE INSURANCE

	Age at issue	Guaranteed insured amount	Guaranteed premium	Convertible to permanent life insurance	Duration	Additional benefits**††	Other details	 Why choose this product?
<b>Enhanced Fixed</b>	<b>Individual coverage</b> • Age 0 to 70 (10-year fixed) • Age 0 to 65 (20-year fixed) • Age 0 to 60 (25-year fixed) • Age 0 to 55 (30-year fixed) • Age 0 to 50 (35-year fixed) <b>Joint coverage</b> • Age 18 to 60 (10-, 20- and 25-year fixed terms) • Age 18 to 55 (30-year fixed) • Age 18 to 50 (35-year fixed)	<b>Yes</b> Minimum: \$25,000 Maximum: \$10,000,000 <sup>1</sup>	<b>Yes</b>	<b>Yes</b> To age 70	• 10, 20, 25, 30 or 35 years	• The Provider rider • ADD • WPD1 or WPDID** • DIB • CLIR • CCR • AF • 20-, 25-, 30- or 35-year term CIR	• Renewable for 10-year periods up to age 85 • Protection in the event of a total loss of autonomy before age 60, giving you access to a living benefit equivalent to 50% of your insured amount in force, up to an overall maximum of \$200,000 <sup>††</sup> • Succession Advantage included <sup>†</sup>	• To benefit from renewable term coverage up to age 85
<b>Pure Fixed</b>						• ADD • WPD1 or WPDID** • DIB • CLIR • CCR • AF • 20-, 25-, 30- or 35-year term CIR	• T10: Renewable for 10-year periods up to age 85 • T20 and higher: Renewable for 20-year periods up to age 85	
<b>Decreasing</b>	<b>Individual coverage</b> • Age 0 to 70 (15-year decr.) • Age 0 to 65 (20-year decr.) • Age 0 to 60 (25-year decr.) • Age 0 to 55 (30-year decr.) • Age 0 to 50 (35-year decr.) <b>Joint coverage</b> • Age 18 to 70 (15-year decr.) • Age 18 to 65 (20-year decr.) • Age 18 to 60 (25-year decr.) • Age 18 to 55 (30-year decr.) • Age 18 to 50 (35-year decr.)	<b>Yes</b> (decreasing insured amount) Minimum: \$25,000 Maximum: \$10,000,000 <sup>1</sup>	<b>Yes</b>	<b>Yes</b> To age 70	• 15, 20, 25, 30 or 35 years	• The Provider rider • ADD • WPD1 or WPDID** • DIB • CLIR • CCR • AF • 20-, 25-, 30- or 35-year term CIR	• Decreasing to a minimum of 50% of the initial insured amount • Renewable for 10-year periods up to age 85 • Protection in the event of a total loss of autonomy before age 60, giving you access to a living benefit equivalent to 50% of your insured amount in force, up to an overall maximum of \$200,000 <sup>††</sup> • Succession Advantage included <sup>†</sup>	• To benefit from decreasing term coverage that meets specific needs (mortgage or other loans)

Succession Advantage<sup>†</sup>

### Financial support for loved ones in difficult times

Mourning a loved one is not easy. La Capitale frees loved ones from the financial worries that may be caused by a death. **La Capitale's Succession Advantage is included with any of the life insurance policies described in this leaflet.**<sup>†</sup> This benefit provides for the reimbursement of legal fees and expenses of up to \$1,000,<sup>††</sup> 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) of the insured or probating an insured's protection mandate.

\* Additional coverage is available such as:  
 • **The Provider rider:** Monthly income for your loved ones  
 • **CLIR:** Children's Life Insurance rider  
 • **CCR:** Children's Critical Illness rider  
 • **GIB:** Guaranteed Insurability benefit  
 • **WPD1:** Waiver of premiums in the event of the policyholder's disability  
 • **WPDID:** Waiver of premiums in the event of the policyholder's disability or death  
 • **ADD:** Accidental Death and Dismemberment  
 • **DIB:** Disability Income Benefit  
 • **AF:** Accidental Fracture  
 • **CIR:** Fixed Term Critical Illness rider

\*\* Not available if more than one policyholder.  
 † Available in Quebec only.  
 †† Some conditions, restrictions and exclusions apply.  
 1. For an insured amount greater than the maximum indicated, a special quote must be requested.  
 2. Excluding annual policy fees, premiums for additional benefits, riders and any extra premiums, where applicable.  
 3. Additional benefits and riders must be cancelled. The paid-up insurance contract has no surrender value.  
 4. Maximum of 75% of insured amount.  
 5. Maximum of 50% of insured amount.  
 6. If the death occurs during the first two years, the insured amount will be equal to the premiums paid, plus interest at an annual rate of 10%.