

PERMANENT LIFE INSURANCE

	Age at issue	Guaranteed insured amount	Fixed and guaranteed premium	Guaranteed values	Additional benefits**††	Other details	Why choose this product?
Simplified Advantage	Age 40 to 80 (life)	Yes Age 40 to 70 Minimum: \$5,000 Maximum: \$100,000 Age 71 to 80 Minimum: \$5,000 Maximum: \$50,000	Yes Payable for life	Yes	No	<ul style="list-style-type: none"> No medical exam or blood test Amount of insurance doubled in the event of accidental death before age 85 	<ul style="list-style-type: none"> To take advantage of permanent coverage without having to take a medical or blood exam To take advantage of favourable, guaranteed values
Advantage Non-participating	Individual coverage <ul style="list-style-type: none"> Age 0 to 80 (life) Age 0 to 65 (20-year option) Age 0 to 65 (to age 65, [minimum of 25 years]) Joint coverage <ul style="list-style-type: none"> Age 18 to 75 (life) Age 18 to 60 (20-year option) Age 18 to 55 (to age 65, [minimum of 25 years]) 	Yes Minimum: \$10,000 Maximum: \$2,500,000 ¹	Yes Payable for life or over 20 years or to age 65 (minimum 25 years)	Yes	<ul style="list-style-type: none"> The Provider rider T10, T20, T25, T30 and T35 rider ADD GIB WPDI or WPDID** DIB CLIR CCR Succession Advantage included¹ AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> Complete line of permanent products 	<ul style="list-style-type: none"> To benefit from permanent coverage To take advantage of favourable, guaranteed values To limit financial commitments in retirement
100% Pure Evolvement	Individual coverage <ul style="list-style-type: none"> Age 0 to 80 (life) Joint coverage <ul style="list-style-type: none"> Age 18 to 70 (life) 	Yes Minimum: \$10,000 Maximum: \$2,500,000 ¹	Yes Premiums payable for life	Yes	<ul style="list-style-type: none"> The Provider rider T10, T20, T25, T30 and T35 rider ADD GIB WPDI or WPDID** DIB CLIR CCR Succession Advantage included¹ AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> 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^{††} Paid-up insurance from the 10th policy year corresponding to 100% of paid premiums, if you stop paying premiums^{2,3,4} Surrender value at age 75, if the contract has been in force for a minimum of 10 years, corresponding to 50% of paid premiums^{2,5} 	<ul style="list-style-type: none"> To benefit from permanent coverage while paying premiums guaranteed for life and reduced for the first 10 years of your contract
100% Pure Protection	Individual coverage <ul style="list-style-type: none"> Age 0 to 80 (life) Joint coverage <ul style="list-style-type: none"> Age 18 to 70 (life) 	Yes Minimum: \$10,000 Maximum: \$2,500,000 ¹	Yes Premiums payable for life	Yes	<ul style="list-style-type: none"> The Provider rider T10, T20, T25, T30 and T35 rider ADD GIB WPDI or WPDID** DIB CLIR CCR Succession Advantage included¹ AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> Paid-up insurance from the 10th policy year corresponding to 100% of paid premiums, if you stop paying premiums^{2,3,4} Surrender value at age 75, if the contract has been in force for a minimum of 10 years, corresponding to 50% of paid premiums^{2,5} 	<ul style="list-style-type: none"> To benefit from permanent coverage To take advantage of favourable, guaranteed values To limit financial commitments in retirement
Affirmative	Age 18 to 80	Yes , after 2 years ⁶ \$2,500 to \$25,000	Yes Premiums payable for life	Yes	<ul style="list-style-type: none"> Includes accidental death and accelerated benefit payment coverage Succession Advantage included¹ 	<ul style="list-style-type: none"> Only 4 medical questions No medical exam 	<ul style="list-style-type: none"> To benefit from simple, accessible permanent coverage

TERM LIFE INSURANCE

	Age at issue	Guaranteed insured amount	Fixed and guaranteed premium	Convertible to permanent life insurance	Duration	Additional benefits**††	Other details	Why choose this product?
Fixed	Individual coverage <ul style="list-style-type: none"> 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) Joint coverage <ul style="list-style-type: none"> 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) 	Yes Minimum: \$25,000 Maximum: \$10,000,000 ¹	Yes	Yes To age 70	<ul style="list-style-type: none"> 10, 20, 25, 30 or 35 years Renewable as 10-year term life at the end of the term selected 	<ul style="list-style-type: none"> The Provider rider ADD WPDI or WPDID** DIB CLIR CCR Succession Advantage included¹ AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> At the end of the term selected, the insured amount can be renewed as FT10 until age 85 	<ul style="list-style-type: none"> To benefit from renewable term coverage up to age 85
Decreasing	Individual coverage <ul style="list-style-type: none"> 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.) Joint coverage <ul style="list-style-type: none"> 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.) 	Yes (decreasing insured amount) Minimum: \$25,000 Maximum: \$10,000,000 ¹	Yes	Yes To age 70	<ul style="list-style-type: none"> 15, 20, 25, 30 or 35 years Renewable as 10-year term life at the end of the term selected 	<ul style="list-style-type: none"> The Provider rider ADD WPDI or WPDID** DIB CLIR CCR Succession Advantage included¹ AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> Decreasing to a minimum of 50% of the initial insured amount At the end of the term selected, the remaining insured amount can be renewed as FT10 until age 85 	<ul style="list-style-type: none"> To benefit from decreasing term coverage that meets specific needs (mortgage or other loans)

Succession Advantage[†]

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.[†]

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 probating a mandate in anticipation of incapacity for the insured.

* Additional coverage is available such as:

- The Provider rider:** Monthly income for your loved ones
- CLIR:** Children's Insurance rider
- CCR:** Children's Critical Illness rider
- GIB:** Guaranteed Insurability benefit
- WPDI:** 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.

- For an insured amount greater than the maximum indicated, a special quote must be requested.
- Excluding annual policy fees, premiums for additional benefits, riders and any extra premiums, where applicable.
- Additional benefits and riders must be cancelled. The paid-up insurance contract has no surrender value.
- Maximum of 75% of insured amount.
- Maximum of 50% of insured amount.
- 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%.