You designated a liquidator of the succession or executor of the estate. This individual will therefore have to administer your property after your death, which is not always a simple task. It involves several steps, including obtaining a number of official documents.

Liquidating an estate can be a heavy financial and emotional burden.

By opting for La Capitale investment accounts, part of the burden can be lifted through an annuity account. You will be getting the best of both worlds: segregated funds and mutual funds.

The La Capitale investment accounts give you access to guaranteed capital in the event of death, at no extra cost.1
Product Information

TYPE OF CONTRACT
Registered contract (TFSA, RRSP, RRIF, LIRA and LIF)

AGE AT ISSUE
Minimum age at issue is 18 years

MINIMUM INVESTMENT
- Minimum initial investment of $500 per investment account
- Subsequent investments of a minimum of $100 in an account

MATURITY DATE
On death of contractholder

LIQUIDITY
Redeemable at any time (subject to redemption fees):
- Minimum redemption $100
- Eligible for withdrawal under the HBP for funds invested in an RRSP

Comparison chart | The La Capitale difference

<table>
<thead>
<tr>
<th></th>
<th>LA CAPITALE INVESTMENT ACCOUNTS</th>
<th>Mutual investment funds</th>
<th>Segregated funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Redemption fees waived in the event of death</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Probate fees</td>
<td>N/A</td>
<td>Up to 1.5%</td>
<td>N/A</td>
</tr>
<tr>
<td>Fees for liquidator of succession or executor of estate</td>
<td>N/A</td>
<td>Up to 5%</td>
<td>N/A</td>
</tr>
<tr>
<td>Legal fees</td>
<td>N/A</td>
<td>Up to 5%</td>
<td>N/A</td>
</tr>
<tr>
<td>Accounting fees</td>
<td>N/A</td>
<td>Up to 5%</td>
<td>N/A</td>
</tr>
<tr>
<td>Guaranteed upon death</td>
<td>Yes –100% of contributions made before age 75</td>
<td>No</td>
<td>Yes – Find out about conditions and restrictions from your insurer</td>
</tr>
<tr>
<td>Possibility of protection from creditors</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Payment made to beneficiary</td>
<td>Yes – Within a few weeks of receiving certain required documents</td>
<td>No – Paid to the estate, which could take months or years before the heirs receive payment</td>
<td>Yes – Within a few weeks of receiving certain required documents</td>
</tr>
</tbody>
</table>

To avoid making decisions you might regret and conflicts during the grieving period, your financial security advisor can help you designate a beneficiary.

The liquidator of the succession or executor of the estate may be subject to several financial or administrative requirements which could be troublesome. For example: Probate costs (which vary from one province to the next), fees for the liquidator of the succession or executor of the estate, accountant fees, managing creditors.

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

Benefits of La Capitale Investment Accounts

- Increased diversification owing to a wide array of securities, asset categories and sectors
- Potential for greater returns than segregated funds, because management fees are similar to those used for mutual funds
- Investments tailored to your investor profile
- Access to some of the largest and most liquid companies on the market with just one account
- Tax-free capital growth (RRSP, RRIF, LIRA and LIF)
- Option to designate a beneficiary
- Guaranteed death benefit: 100% of contributions made up to age 75
- Redeemable investment
- A sheltered investment: Contributions covered by Assuris up to $100,000 depending on the account category held.

<table>
<thead>
<tr>
<th>Account category</th>
<th>Coverage</th>
<th>Account category</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>RRSP, LIRA, RRIF and LIF</td>
<td>$100,000</td>
<td>TFSA</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

- Automatic rebalancing for investment portfolio accounts

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1. Certain conditions apply. 
2. Some fees or penalties may apply. 
This document is not a contract. It merely provides an overview of certain savings products. Only the Application/Instructions form, contract and investment certificate may be used to settle any legal issues. Contracts are issued by La Capitale Civil Service Insurer Inc.