

		Age at issue		Guaranteed insured amount	Fixed and guaranteed premium	Guaranteed values	Additional benefits**†	Other details	Why choose this product?
		<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>	<b>Yes</b>	<b>No</b>	<ul style="list-style-type: none"> <li>No medical exam or blood test</li> <li>Amount of insurance doubled in the event of accidental death before age 85</li> </ul>
<b>Advantage Non-participating</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 80 (life)</li> <li>Age 0 to 75 (10-year option)</li> <li>Age 0 to 70 (15-year option)</li> <li>Age 0 to 65 (20-year option)</li> <li>Age 0 to 65 (to age 65, [minimum of 25 years])</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 75 (life)</li> <li>Age 18 to 70 (10-year option)</li> <li>Age 18 to 65 (15-year option)</li> <li>Age 18 to 60 (20-year option)</li> <li>Age 18 to 55 (to age 65, [minimum of 25 years])</li> </ul>	<b>Yes</b> Minimum: \$10,000 Maximum: \$2,500,000 <sup>1</sup>	<b>Yes</b>	<b>Yes</b>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>T10, T20, T25, T30 or T35 rider</li> <li>ADD</li> <li>GIB</li> <li>WPDI or WPDID**</li> <li>DIB</li> </ul>	<ul style="list-style-type: none"> <li>CLIR</li> <li>CCR</li> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> <li>20-, 25-, 30- or 35-year term CIR</li> </ul>	<ul style="list-style-type: none"> <li>Complete line of permanent products</li> </ul>	<ul style="list-style-type: none"> <li>To benefit from permanent coverage</li> <li>To take advantage of favourable, guaranteed values</li> <li>To limit financial commitments in retirement</li> </ul>
<b>100% Pure Evolvement</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 80 (life)</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 70 (life)</li> </ul>	<b>Yes</b> Minimum: \$10,000 Maximum: \$2,500,000 <sup>1</sup>	<b>Yes</b> Premiums payable for life	<b>Yes</b>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>T10, T20, T25, T30 or T35 rider</li> <li>ADD</li> <li>GIB</li> <li>WPDI or WPDID**</li> <li>DIB</li> </ul>	<ul style="list-style-type: none"> <li>CLIR</li> <li>CCR</li> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> <li>20-, 25-, 30- or 35-year term CIR</li> </ul>	<ul style="list-style-type: none"> <li>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></li> <li>Paid-up insurance from the 10th policy year corresponding to 100% of paid premiums, if you stop paying premiums<sup>2,3,4</sup></li> <li>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></li> </ul>	<ul style="list-style-type: none"> <li>To benefit from permanent coverage while paying premiums guaranteed for life and reduced for the first 10 years of your contract</li> </ul>
<b>100% Pure Protection</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 80 (life)</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 70 (life)</li> </ul>	<b>Yes</b> Minimum \$10,000 Maximum: \$2,500,000 <sup>1</sup>	<b>Yes</b> Premiums payable for life	<b>Yes</b>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>T10, T20, T25, T30 or T35 rider</li> <li>ADD</li> <li>GIB</li> <li>WPDI or WPDID**</li> <li>DIB</li> </ul>	<ul style="list-style-type: none"> <li>CLIR</li> <li>CCR</li> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> <li>20-, 25-, 30- or 35-year term CIR</li> </ul>	<ul style="list-style-type: none"> <li>Includes a <i>tax-free savings</i> (tax shelter) component</li> </ul>	<ul style="list-style-type: none"> <li><b>Individual coverage</b>, Critical Illness Protection Option equal to 50% of insured amount, maximum \$2,000,000. At death, the insured amount is reduced accordingly</li> </ul>
<b>Life Saver Universal Life</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 80 (no option)</li> <li>Age 0 to 75 (10-year option)</li> <li>Age 0 to 70 (15-year option)</li> <li>Age 0 to 65 (20-year option)</li> <li>Age 0 to 60 (to age 65, [minimum of 25 years])</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 70 (no option)</li> <li>Age 18 to 70 (10-year option)</li> <li>Age 18 to 65 (15-year option)</li> <li>Age 18 to 60 (20-year option)</li> <li>Age 18 to 55 (to age 65 [minimum of 25 years])</li> </ul>	<b>Yes</b> Minimum: \$10,000 Maximum: \$2,500,000 <sup>1</sup>	<b>Yes</b>	<b>Yes</b> <ul style="list-style-type: none"> <li>For premiums payable in 10, 15 or 20 years only</li> <li>To age 65 (minimum of 25 years)</li> </ul>	<ul style="list-style-type: none"> <li>T10, T20, T25, T30 or T35 rider</li> <li>ADD</li> <li>GIB</li> <li>WPDI or WPDID**</li> <li>DIB</li> </ul>	<ul style="list-style-type: none"> <li>CCR</li> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> </ul>	<ul style="list-style-type: none"> <li>Includes a <i>tax-free savings</i> (tax shelter) component</li> </ul>	<ul style="list-style-type: none"> <li>To take advantage of a tax shelter for investments outside your RRSP</li> <li>To benefit from flexible, accessible permanent coverage</li> </ul>
<b>Affirmative</b>	Age 18 to 80		<b>Yes</b> , after 2 years <sup>5</sup> \$2,500 to \$25,000	<b>Yes</b> Premiums payable for life	<b>Yes</b>	<ul style="list-style-type: none"> <li>Includes accidental death and accelerated benefit payment coverage</li> <li>Succession Advantage included<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>Only 4 medical questions</li> <li>No medical exam</li> </ul>	<ul style="list-style-type: none"> <li>To benefit from simple, accessible permanent coverage</li> </ul>	

		Age at issue		Guaranteed insured amount	Fixed and guaranteed premium	Convertible to permanent life insurance	Duration	Additional benefits**†	Other details	Why choose this product?
		<b>Fixed</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 70 (10-year fixed)</li> <li>Age 0 to 65 (20-year fixed)</li> <li>Age 0 to 60 (25-year fixed)</li> <li>Age 0 to 55 (30-year fixed)</li> <li>Age 0 to 50 (35-year fixed)</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 60 (10-, 20- or 25-year fixed term)</li> <li>Age 18 to 55 (30-year fixed)</li> <li>Age 18 to 50 (35-year fixed)</li> </ul>	<b>Yes</b> Minimum \$25,000 Maximum \$10,000,000 <sup>1</sup>	<b>Yes</b>	<b>Yes</b> To age 70	<ul style="list-style-type: none"> <li>10, 20, 25, 30 or 35 years</li> <li>Renewable as 10-year term life at the end of the term selected</li> </ul>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>ADD</li> <li>WPDI or WPDID**</li> <li>DIB</li> <li>CLIR</li> <li>CCR</li> </ul>	<ul style="list-style-type: none"> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> <li>20-, 25-, 30- or 35-year term CIR</li> </ul>
<b>Decreasing</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 70 (15-year decr.)</li> <li>Age 0 to 65 (20-year decr.)</li> <li>Age 0 to 60 (25-year decr.)</li> <li>Age 0 to 55 (30-year decr.)</li> <li>Age 0 to 50 (35-year decr.)</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 70 (15-year decr.)</li> <li>Age 18 to 65 (20-year decr.)</li> <li>Age 18 to 60 (25-year decr.)</li> <li>Age 18 to 55 (30-year decr.)</li> <li>Age 18 to 50 (35-year decr.)</li> </ul>	<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	<ul style="list-style-type: none"> <li>15, 20, 25, 30 or 35 years</li> <li>Renewable as 10-year term life at the end of the term selected</li> </ul>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>ADD</li> <li>WPDI or WPDID**</li> <li>DIB</li> <li>CLIR</li> <li>CCR</li> </ul>	<ul style="list-style-type: none"> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> <li>20-, 25-, 30- or 35-year term CIR</li> </ul>	<ul style="list-style-type: none"> <li>Decreasing to a minimum of 50% of the initial insured amount</li> <li>At the end of the term selected, the remaining insured amount can be renewed as FT10 until age 85</li> </ul>	<ul style="list-style-type: none"> <li>To benefit from decreasing term coverage that meets specific needs (mortgage or other loans)</li> </ul>
<b>20.10 Protection</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 65</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 60</li> </ul>	<b>Yes</b> Minimum: \$25,000	<b>Yes</b>	<b>Yes</b> To age 70	<ul style="list-style-type: none"> <li>20 years, with surrender option after 10 years</li> <li>Renewable 10-year term policy</li> </ul>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>ADD</li> <li>WPDI or WPDID**</li> <li>DIB</li> <li>CLIR</li> <li>CCR</li> </ul>	<ul style="list-style-type: none"> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> <li>20-, 25-, 30- or 35-year term CIR</li> </ul>	<ul style="list-style-type: none"> <li>After 20 years, the insured amount can be renewed as FT10 until age 85</li> </ul>	<ul style="list-style-type: none"> <li>To enjoy 20-year term coverage with the added benefit of a cash surrender option after 10 years (surrender value from start of 11th year)</li> <li>To benefit from the total loss of autonomy benefit at no extra cost</li> </ul>
<b>MONTHLY BENEFIT PAYMENTS The Provider</b> Monthly income for your loved ones	<ul style="list-style-type: none"> <li>Age 18 to 75 (decr. 25-, 20- or 15-year term)</li> <li>Age 18 to 60 (25-year fixed)</li> <li>Age 18 to 65 (20-year fixed)</li> <li>Age 18 to 70 (15-year fixed)</li> </ul>		<b>Yes</b> Monthly payments in \$100 increments Minimum: \$500 Maximum \$10,000	<b>Yes</b> Payable over 25, 20 or 15 years	<b>Yes</b> Until age 70. The maximum convertible amount may not exceed 50% of the remaining monthly payments	<ul style="list-style-type: none"> <li>Fixed or decreasing term</li> <li>25, 20 or 15 years</li> <li>Non-renewable</li> </ul>	<ul style="list-style-type: none"> <li>WPDI or WPDID**</li> <li>DIB</li> <li>CLIR</li> <li>CCR</li> </ul>	<ul style="list-style-type: none"> <li>Succession Advantage included<sup>†</sup></li> <li>AF</li> <li>20-, 25-, 30- or 35-year term CIR</li> </ul>	<ul style="list-style-type: none"> <li>Available as a rider</li> <li><b>Tax-free</b> monthly benefits</li> </ul>	<ul style="list-style-type: none"> <li>To tailor insurance coverage to monthly financial needs</li> <li>To facilitate management by your beneficiaries</li> <li>To ensure sufficient income for survivors</li> <li>To prevent depletion of the insured amount</li> <li>To benefit from the total loss of autonomy benefit at no extra cost</li> </ul>

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) 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%.