

A whole family
of products
to discover



La Capitale

Insurance and
Financial Group

Life insurance products

For all term and permanent coverage insurance products, with the exception of the Children's Life Insurance rider, the following benefit is included: An insured who suffers a total loss of autonomy before age 60 receives, during his or her lifetime, a benefit equivalent to 50% of the insured amount (amount of insurance at end of term for a decreasing term), up to a maximum of \$200,000.

PERMANENT LIFE INSURANCE PRODUCTS

100% Pure Protection	<ul style="list-style-type: none"> Available on an individual or joint basis Level, guaranteed premiums for the duration of the benefit Paid-up insurance from the 10th policy year, cash surrender value at age 75¹
100% Pure Evolvement	<ul style="list-style-type: none"> Available on an individual or joint basis Guaranteed reduced premiums for the first 10 years of the contract Premium rate increases expected every 5 years for a set period. Premium increases are guaranteed and established at the time of issue Paid-up insurance from the 10th policy year, cash surrender value at age 75¹
Advantage series Non-participating	<ul style="list-style-type: none"> Available on an individual or joint basis Payable over 10, 15, 20 years, up to age 65 (minimum 25 years) or for life Cash surrender value and reduced paid-up coverage
Life Saver Universal Life	<ul style="list-style-type: none"> Available on an individual or joint basis Universal Life with level costs Payable over 10, 15, 20 years, up to age 65 (minimum 25 years) or for life 15 investment accounts offered with bonus options No redemption fees

TERM LIFE INSURANCE PRODUCTS

Fixed FT10, FT20, FT25, FT30, FT35	<ul style="list-style-type: none"> Available on an individual or joint basis Renewable as FT10 until age 85 Available as a rider on most permanent life insurance products at a very attractive rate
Decreasing TD15, TD20, TD25, TD30, TD35	<ul style="list-style-type: none"> Available on an individual or joint basis 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
20.10 Protection T20 with redemption option in Year 10	<ul style="list-style-type: none"> Available on an individual or joint basis Only product of its kind on the market Combines the best of a T10 and a T20
The Provider , Monthly income for your loved ones	<ul style="list-style-type: none"> Monthly, non-taxable benefit in the event of death Budgetary approach, concrete and straightforward Provides a stable income for the family No need for beneficiaries to worry about spending the insured amount all at once Ideal for support payments Available as a rider on most life insurance products at the rate for the one million band
Children's Life Insurance rider	<ul style="list-style-type: none"> Rider covering the insured's children Available on most life insurance products

1. Some conditions, exclusions and restrictions apply.

Living benefits products

LIVING BENEFITS RIDERS

<p>Disability Income Benefit</p> <ul style="list-style-type: none"> – Credit Protection Insurance concept – Rent Insurance concept – Concept of Support Payment insurance 	<ul style="list-style-type: none"> ▪ Duration of benefits for 2- or 5-year terms <ul style="list-style-type: none"> – Elimination period: <ul style="list-style-type: none"> • Illness: 90 days, retroactive to 30 days • Accident, hospitalization, surgery: 30 days ▪ Duration of benefits until expiry of coverage <ul style="list-style-type: none"> – Elimination period: <ul style="list-style-type: none"> • Illness and accident: 90 days ▪ The policyholder (individual) may provide an Assignment of Benefit form to name another person as beneficiary of the monthly disability benefit (insured or financial institutions)¹ ▪ At time of claim: <ul style="list-style-type: none"> – No integration of benefits: No consideration of any other benefits payable.² – No proof of loan,² lease or support payments – No proof of income ▪ Coverage in the event of involuntary loss of employment for the insured policyholder (reimbursement of the total premiums for the contract, maximum of \$200 per month, maximum of 5 months) ▪ Can be purchased to replace income or to cover eligible loans ▪ Available on most life insurance products¹
<p>Critical Illness Insurance FT20, FT25, FT30, FT35</p>	<ul style="list-style-type: none"> ▪ 25 covered illnesses or surgeries (standardized definitions) ▪ Partial benefits for certain other conditions ▪ Includes Best Doctors™, extended version ▪ Available on most life insurance products¹
<p>Children's Critical Illness</p>	<ul style="list-style-type: none"> ▪ 17 covered illnesses or surgeries (standardized definitions) ▪ Rider covering the insured's children ▪ Available on most life insurance and critical illness products¹
<p>Accidental Fracture</p>	<ul style="list-style-type: none"> ▪ Available for individuals and individuals with children ▪ Available on most life insurance and critical illness products¹

LIVING BENEFITS PRODUCTS

<p>Extended Second Chance Critical illness insurance, term to age 75</p>	<ul style="list-style-type: none"> ▪ 25 covered illnesses or surgeries (standardized definitions) ▪ Partial benefits for certain other conditions ▪ Payable over 15 years, until age 65 or until expiry of the contract (age 75) ▪ Options:¹ <ul style="list-style-type: none"> – Plus Option: reimbursement of premiums on death – Health Option: reimbursement of premiums on surrender or expiry (possibility of 50% after 10 years, 100% after 15 years) ▪ Includes Best Doctors™, extended version
<p>Second Chance for Children</p>	<ul style="list-style-type: none"> ▪ 27 covered illnesses or surgeries (standardized definitions) ▪ Includes reimbursement of premiums in the event of death¹ ▪ Health Option: Benefit is paid-up at the end of the 20th year and premiums are reimbursed at 100%¹ ▪ Includes Best Doctors™
<p>Long Term Care Insurance Long-term care insurance for loss of autonomy</p>	<ul style="list-style-type: none"> ▪ Straightforward monthly benefit plan ▪ No invoices required – favours informal caregivers ▪ Payable for 2, 3, 5 years or life ▪ Options: <ul style="list-style-type: none"> – Indexed benefits and reimbursement of premiums in the event of death – Waiver of premiums in the event the insured becomes dependent¹ ▪ Assistance program at no extra cost ▪ Waiver of premium should the insured be in a state of total dependency¹

1. Some conditions, exclusions and restrictions apply.
2. If the client provided proof of loan at the time of issue.

Simplified products

PERMANENT LIFE INSURANCE PRODUCTS

<p>Simplified Advantage with no medical exam when you apply</p>	<ul style="list-style-type: none"> ▪ Insured amount of up to \$100,000, based on age ▪ Quick and easy enrolment, with no medical exam or blood test ▪ Doubled insured amount in the event of accidental death before age 85 ▪ Payment, during the insured's lifetime, of an accelerated death benefit of up to 50% in the event of shortened life expectancy (advance with no interest)
<p>Affirmative with no medical exam when you apply</p>	<ul style="list-style-type: none"> ▪ Simple application, no medical examination required ▪ 4 eligibility questions, "a guaranteed yes" ▪ Reimbursement of premiums with 10% interest in the event of natural death in the first two years ▪ Doubled insured amount in the event of accidental death before age 85 ▪ Payment, during the insured's lifetime, of an accelerated death benefit of up to 50% in the event of shortened life expectancy (advance with no interest)

LIVING BENEFITS PRODUCTS

<p>Simplified Second Chance Critical Illness Insurance T10, T75, T75 Health Option</p>	<ul style="list-style-type: none"> ▪ Simple application, no medical examination required ▪ 6 covered illnesses or surgeries and 5 eligibility questions ▪ 3 choices of benefits and insured capital ▪ Includes Best Doctors™
---	---

INCOME PROTECTION, PILLAR SERIES

<p>Simplified Accident Insurance</p>	<ul style="list-style-type: none"> ▪ Disability insurance that provides income protection in the event of accident or injury ▪ No medical exam required ▪ Issue age: 18 to 69 ▪ Guaranteed renewable to age 70 with an extension option to age 75 ▪ No integration or coordination for the first 6 months of disability and a guaranteed minimum of \$1,200 up to the 36th month of benefits
---	---

Income protection, Pillar Series

<p>Disability Insurance</p>	<ul style="list-style-type: none"> ▪ Affordable income protection ▪ Up to \$4,000 in monthly benefits ▪ Basic coverage in case of accident, with sickness coverage available as a rider ▪ Competitive features: <ul style="list-style-type: none"> – No integration or coordination of the full benefit amount during the first 6 months, after which a guaranteed benefit of \$1,200 up to the 36th month – Partial disability benefits included (maximum of 6 months) – 1st day of hospitalization included (minimum 90-day elimination period) – Total loss of autonomy included ▪ Available riders: usual occupation extension, ADD, accidental fracture, hospitalization, reimbursement of premiums, indexation option and future insurability option
<p>Simplified Accident Insurance</p>	<ul style="list-style-type: none"> ▪ Disability insurance that provides income protection in the event of accident or injury ▪ No medical exam required ▪ Issue age: 18 to 69 ▪ Guaranteed renewable to age 70 with an extension option to age 75 ▪ No integration or coordination for the first 6 months of disability and a guaranteed minimum of \$1,200 up to the 36th month of benefits
<p>Safe Driver</p>	<ul style="list-style-type: none"> ▪ Unique product that includes disability, hospitalization, accidental death and permanent disability insurance ▪ Coverage for accidents occurring when driving or riding in a private passenger vehicle, a truck or a bus
<p>Hospital Care</p>	<ul style="list-style-type: none"> ▪ Daily benefits in the event of hospitalization ▪ Includes benefits for the loss of limbs or vision plus ambulance or X-ray expenses ▪ Individual, Couple, Single-Parent or Family coverage

Savings products

INVESTMENT PRODUCTS

Investment accounts

- 36 investment accounts available based on the 6 asset categories: fixed income, balanced, Canadian equity, American and international equity and portfolios, selected from seven Canadian investment management companies respected for their performance, stability and reputation: Dynamic Funds, AGF, TD Asset Management, Meritage Portfolios of National Bank Investments Inc., Fidelity Investments, CI Investments and Fiera Capital.
- Annuity contract (guaranteed by Assuris for up to \$100,000 per contract)
- Contributions made prior to age 75 are 100% guaranteed upon death, at no extra cost
- Option to designate beneficiaries
- Three sales charges: back-end load, front-end load or low load
- Eligible for TFSA, RRSP, RRIF, LIRA and LIF
- Attractive sales and service commissions as of the first month

Other investment accounts

- Traditional GICs and Equity Index GICs
- MAX GIC (reduced commission GIC)
- Evolution GIC (possible extension on the investment anniversary date)

ANNUITIES

Immediate Annuity

- Life annuity, joint and survivor life annuity and term certain annuity available

LifeAnew Deferred Life Annuity

- An excellent choice for meeting basic financial needs at retirement
- Provides a fully guaranteed retirement income that can be calculated in advance, with no risk of interest rate or financial market fluctuations

LOANS

HBP-RRSP loan²

- Virtual HBP loan – quick and easy
- **No credit check**
- Excellent way to obtain mortgage broker referrals

RRSP loan

- Agreement with B2B Bank
- Agent dedicated to RRSP loans for La Capitale products

2. Available in Quebec only



Other Benefits

COMPENSATION

- Highly competitive first-year commission
- Lifetime renewal commissions (other than Simplified Advantage)
- Commission payable on a weekly basis
- Loyalty Bonus – Additional compensation increases each year, rewarding our advisors for both production and loyalty.

LA CAPITALE CONVENTION

- For sunny destinations, watch out for info on some of the most attractive qualification criteria in the industry.

THAT'S NOT ALL...

- An opportunity to attend partnership meetings, which are held periodically throughout the year at attractive locations that are easy to get to.



For any questions,
please feel free to contact
a member of our Sales Team

1 800 268-2835

sales.support@lacapitale.com

www.lacapitale.com/en/brokers

lacapitale.com