

All your coverage bundled in a single contract

La Capitale Integrated Insurance gives you simple, accessible and comprehensive coverage from a single provider, at a highly competitive cost. It's a flexible and versatile solution that can be tailored to any lifestyle or situation. With this coverage, La Capitale gives you the security and peace of mind you need in difficult times.

SCENARIO	DEATH BENEFITS			LIVING BENEFITS		OTHER ADDITIONAL BENEFITS						
	Permanent Life Insurance	Term Life Insurance	The Provider – Guaranteed Monthly Payment Term Life Insurance	Critical Illness Insurance	Accidental Fracture Insurance	DIB Disability Income Benefit (see *)	GIB Guaranteed Insurability Benefit	WPDI Waiver of premiums in the event of the policy- holder's disability	WPDID Waiver of premiums in the event of the policy- holder's death and disability	CIR Children's Life Insurance	CCR Children's Critical Illness	AD&D Accidental Death and Dismem- berment
<p>For clients who need coverage in the event of death to take various needs into account (permanent or temporary needs for cash and income replacement), as well as critical illness and accidental fracture coverage.</p>	<ul style="list-style-type: none"> Cover final expenses Cover taxes payable on death Leave a special inheritance 	<ul style="list-style-type: none"> Cover debts (mortgage, line of credit, credit cards, etc.) Cover education savings funds for children Obtain additional and comprehensive coverage for your children 	<ul style="list-style-type: none"> Replace lost income in the event of the insured's death Cover routine monthly expenses Maintain support payments 	<ul style="list-style-type: none"> Reduce financial pressure by paying off debts (credit card, line of credit, mortgage, etc.) Cover additional expenses (home care, childcare, spouse's leave without pay, adaptive equipment, etc.) 	<ul style="list-style-type: none"> Cover additional expenses (orthopedic equipment, physiotherapy costs, etc.) 	✓	✓	✓	✓	✓	✓	✓
<p>For clients looking to cover temporary needs (cash and income replacement) and for critical illness and accidental fracture coverage.</p>	<p>For affordable permanent coverage: 100% Pure Protection, individual or joint</p> <p>For lower premiums during the first 10 years of the contract: 100% Pure Evolution, individual or joint</p> <p>For coverage with guaranteed cash surrender values: Non-participating Advantage Series: Individual or joint – payable over 10, 15, 20 years, up to age 65 (minimum 25 years) or for life</p>	<p>All our fixed term products are renewable as a T10</p>	<p>Guaranteed non-taxable income</p> <p>No management needed</p> <p>No need to dip into your savings</p>	<p>Every 60 minutes:</p> <ul style="list-style-type: none"> 19 Canadians find out they have cancer 8 Canadians have a heart attack 5 Canadians suffer a stroke <p>Fortunately, 3 out of 4 Canadians survive their illness, but their savings can often take a big hit.</p>	<p>Every year, more than 635,000 Canadians suffer an accidental fracture. This equates to 1,750 accidental fractures every day.</p>	✓	∅	✓	✓	✓	✓	✓
<p>For clients looking to cover temporary income replacement needs, and for critical illness and accidental fracture coverage.</p>		<p>RIDER</p> <ul style="list-style-type: none"> FT10, FT20, FT25, FT30, FT35: Renewable as T10 A single rate band: The million-dollar one (except for T10) Savings of 10 to 30% based on the individual policy <p>POLICY</p> <ul style="list-style-type: none"> Individual or joint Fixed: FT10, FT20, FT25, FT30, FT35: renewable as T10 Decreasing: DT15, DT20, DT25, DT30, DT35, which can be renewed as FT10 for 50% of the initial insured amount 20.10 Protection is a T20 with a redemption option in Year 10 	<p>Simple products that make sense</p> <p>RIDER</p> <ul style="list-style-type: none"> Individual – FT15, FT20, FT25, DT15, DT20, DT25 A single rate band: The highest band <p>POLICY</p> <ul style="list-style-type: none"> Individual – FT15, FT20, FT25, DT15, DT20, DT25 			✓	∅	✓	✓	✓	✓	∅
<p>For clients looking for critical illness and accidental fracture coverage.</p>				<p>RIDER</p> <ul style="list-style-type: none"> Individual – T20, T25, T30, T35 25 covered illnesses and additional benefit payment for four other conditions Extended Best Doctors® services <p>POLICY</p> <ul style="list-style-type: none"> T75 available on an individual basis 25 covered illnesses and additional benefit payment for four other conditions Extended Best Doctors® services Options: Premiums payable for 15 years, up to age 65 or 75; 100% of premiums reimbursed after 15 years (50% after 10 years) or on expiry 		∅	∅	✓	✓	∅	✓	∅
<p>For clients looking for critical illness and accidental fracture coverage.</p>					<p>RIDER</p> <ul style="list-style-type: none"> T65 with level and guaranteed premiums Individual or individual with children Choice of one or two units One unit = amount between \$500 and \$12,500 	∅	∅	∅	∅	∅	∅	∅