

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	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 75 (10-year option) Age 0 to 70 (15-year option) 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 70 (10-year option) Age 18 to 65 (15-year option) 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	Yes	<ul style="list-style-type: none"> The Provider rider T10, T20, T25, T30 or T35 rider ADD GIB WPDI or WPDID** DIB <ul style="list-style-type: none"> CLIR CCR Succession Advantage included[†] 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 or T35 rider ADD GIB WPDI or WPDID** DIB <ul style="list-style-type: none"> CLIR CCR Succession Advantage included[†] 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 or T35 rider ADD GIB WPDI or WPDID** DIB <ul style="list-style-type: none"> CLIR CCR Succession Advantage included[†] AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> Includes a <i>tax-free savings</i> (tax shelter) component 	<ul style="list-style-type: none"> Individual coverage, Critical Illness Protection Option equal to 50% of insured amount, maximum \$2,000,000. At death, the insured amount is reduced accordingly
	Life Saver Universal Life	Individual coverage <ul style="list-style-type: none"> Age 0 to 80 (no option) Age 0 to 75 (10-year option) Age 0 to 70 (15-year option) Age 0 to 65 (20-year option) Age 0 to 60 (to age 65, [minimum of 25 years]) Joint coverage <ul style="list-style-type: none"> Age 18 to 70 (no option) Age 18 to 70 (10-year option) Age 18 to 65 (15-year option) 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	Yes For premiums payable in 10, 15 or 20 years only	<ul style="list-style-type: none"> T10, T20, T25, T30 or T35 rider ADD GIB WPDI or WPDID** DIB <ul style="list-style-type: none"> CLIR CCR Succession Advantage included[†] AF 	<ul style="list-style-type: none"> Includes a <i>tax-free savings</i> (tax shelter) component 	<ul style="list-style-type: none"> To take advantage of a tax shelter for investments outside your RRSP To benefit from flexible, accessible permanent coverage
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 included[†] 	<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- or 25-year fixed term) 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 65	<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 <ul style="list-style-type: none"> Succession Advantage included[†] 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 65	<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 <ul style="list-style-type: none"> Succession Advantage included[†] 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)
	20.10 Protection	Individual coverage <ul style="list-style-type: none"> Age 18 to 65 Joint coverage <ul style="list-style-type: none"> Age 18 to 60 	Yes Minimum: \$25,000	Yes	Yes To age 65	<ul style="list-style-type: none"> 20 years, with surrender option after 10 years Renewable 10-year term policy 	<ul style="list-style-type: none"> The Provider rider ADD WPDI or WPDID** DIB CLIR CCR <ul style="list-style-type: none"> Succession Advantage included[†] AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> After 20 years, the insured amount can be renewed as FT10 until age 85 	<ul style="list-style-type: none"> 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) To benefit from the total loss of autonomy benefit at no extra cost
MONTHLY BENEFIT PAYMENTS The Provider Monthly income for your loved ones	<ul style="list-style-type: none"> Age 18 to 75 (decr. 25-, 20- or 15-year term) Age 18 to 60 (25-year fixed) Age 18 to 65 (20-year fixed) Age 18 to 70 (15-year fixed) 	Yes Monthly payments in \$100 increments Minimum: \$500 Maximum \$10,000	Yes Payable over 25, 20 or 15 years	Yes Until age 65. The maximum convertible amount may not exceed 50% of the remaining monthly payments	<ul style="list-style-type: none"> Fixed or decreasing term 25, 20 or 15 years Non-renewable 	<ul style="list-style-type: none"> WPDI or WPDID** DIB CLIR CCR <ul style="list-style-type: none"> Succession Advantage included[†] AF 20-, 25-, 30- or 35-year term CIR 	<ul style="list-style-type: none"> Available as a rider Tax-free monthly benefits 	<ul style="list-style-type: none"> To tailor insurance coverage to monthly financial needs To facilitate management by your beneficiaries To ensure sufficient income for survivors To prevent depletion of the insured amount To benefit from the total loss of autonomy benefit at no extra cost 	

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%.