

Retirement income

LifeAnew

A deferred life annuity that's
100% guaranteed for life



LaCapitale

Insurance and
Financial Services





LifeAnew

Maintain your standard of living when you retire

If you are between the ages of 40 and 60 and you want to plan your retirement income, *LifeAnew* is for you. This deferred life annuity, unlike anything else on the market and tax-deductible as an RRSP contribution, will provide you with a retirement income or income supplement that is 100% guaranteed for life. With *LifeAnew*, you'll know exactly how much you need to save today to generate the income you desire for your retirement.

A solution for individuals age 40 to 60

Many individuals between the ages of 40 and 60 worry about having enough money when they retire, whether or not they have a pension plan. This is particularly true for individuals who are self-employed, contract workers and those who don't have access to an employer-sponsored pension plan.

LifeAnew is a simple product that enables individuals to have a sound financial strategy for retirement by combining the stability of savings with a guaranteed return throughout the accumulation period of 10 years or more.

In fact, *LifeAnew* enables individuals to find out today exactly how much they need to save for retirement. It provides retirement income or an income supplement that is 100% guaranteed for life.

Simple, worry-free and reliable

Due to its simplicity of design and the guarantee of retirement income, *LifeAnew* is a one-of-a-kind annuity product.

- You can invest amounts periodically over a minimum period of 10 years or in a single lump sum, as tax-deductible RRSP contributions.
- *LifeAnew* is eligible for a locked-in retirement account (LIRA), which is an excellent vehicle for defined benefit retirement plan transfers.
- Following the accumulation period, you will receive a retirement income or income supplement that is 100% guaranteed by La Capitale and Assuris¹.
- You give yourself the guarantee of a stable and secure investment offering protection against fluctuations in global financial markets and economic crises.
- This annuity is guaranteed over your entire lifetime, even if you live to be a hundred.

1. Subject to the limits authorized by Assuris.

The figures speak for themselves

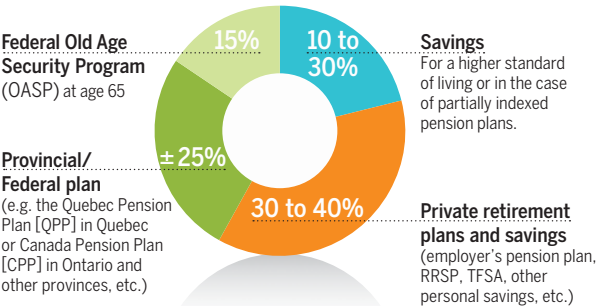
Have you ever wondered how much money you will need in retirement in order to maintain your current standard of living? You will need **70 to 80%** of your gross average annual income to accomplish your goals.

LifeAnew can make all the difference between just getting by and enjoying a more luxurious retirement without affecting your current standard of living.

Some facts and figures:

- In the past, people worked for an average of 45 years and retired at age 65. The average life expectancy after retirement was around 7 years.
- Today, people tend to enter the job market between the ages of 20 and 30 and work for some 30 to 35 years. Life expectancy has since increased by an average of 17 years for men and by 21 years for women, which prolongs the retirement period considerably.
- Public pension plans provide basic coverage at retirement.
- If you've been contributing to a pension plan for only a few years, the major source of your retirement income will need to come from your personal savings.

You'll therefore need to have a good savings strategy to plan your retirement. The *LifeAnew* retirement income product is designed to enable you to enjoy a retirement that meets your expectations, with income that's 100% guaranteed for life.





Benefits of the *LifeAnew* Deferred Life Annuity

- **Unlike anything else** on the market and **exclusive** to La Capitale
- **Tax deductible** as an RRSP contribution
- Eligible for a locked-in retirement account (LIRA registered in Quebec and Ontario only)
- **Simple, guaranteed** and with **no unpleasant surprises** – find out today exactly how much you need to save to get the retirement income you want
- A way to save money without worrying about stock market fluctuations

100%

Annuity payments that are **100% guaranteed for life** by La Capitale and Assuris



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

This document is not a contract. It merely provides an overview of certain savings products. Only the application, instructions, contract and certificate may be used to settle legal issues. Contracts are issued by La Capitale Insurance and Financial Services Inc. or by La Capitale Civil Service Insurer Inc.