

# Life Insurance

*Affirmative*

Age 18 to 80



## La Capitale

Insurance and  
Financial Services





*Affirmative*

## Permanent Life Insurance of up to \$25,000, with no medical exam

If you're between the ages of 18 and 80, La Capitale's *Affirmative* product can give you an opportunity to benefit from permanent worldwide coverage of up to \$25,000 without having to take a medical exam, whether you're a smoker or a non-smoker. If you answer *No* to the four eligibility questions, you automatically qualify for this multi-faceted coverage.



## Benefits of *Affirmative* coverage

- **No medical exam required**
- Only **four questions** to answer
- **Easy, accessible** coverage
- **Amount of insurance doubled** in the event of accidental death before age 85
- **Fixed, guaranteed premiums**
- Payment of a **living benefit of up to 50% of your coverage in the event of shortened life expectancy**
- **Succession Advantage** included<sup>4</sup>
- **Coverage valid anywhere in the world**
- **Guaranteed cash surrender value**



Up to \$25,000 of insurance coverage

4. Available in Quebec only.

## Affirmative features

### **UP TO \$25,000 OF INSURANCE COVERAGE**

Amount of insurance in increments of \$2,500 up to a maximum of 10 units (\$25,000). In the event of non-accidental death after two years of coverage, the full benefit is payable. If non-accidental death occurs during the first two years, the benefit payable will correspond to the total premiums paid, plus annual compound interest at a rate of 10%.

### **DOUBLED INSURANCE AMOUNT**

Amount of insurance doubled **in the event of accidental death** before age 85. You are covered for up to \$50,000 for accidental death right from the very first day.<sup>1</sup>

### **SUCCESSION ADVANTAGE INCLUDED<sup>2</sup>**

This benefit provides for the **reimbursement of legal fees and expenses of up to \$1,000<sup>1</sup>** for the duration of the contract, for liquidating the insured's estate, probating the insured's will or arranging for protective supervision of a person of full age (adult guardianship) or certifying a mandate of incapacity or power of attorney<sup>3</sup> for the insured.

If your spouse has the same *Affirmative* coverage, he or she is also covered by Succession Advantage. The additional \$1,000 is an overall amount that applies to both you and your spouse together.

### **GUARANTEED CASH SURRENDER VALUE**

Your insurance policy accumulates a value that is returned to you if you decide to cancel your coverage. Also, if something unexpected were to happen financially, you can choose to stop paying premiums and remain covered for a lower amount.<sup>1</sup>

1. Some conditions, exclusions and restrictions apply.

2. Available in Quebec only.

3. Power of attorney must be provided in anticipation of possible incapacity.

## If you say No, we'll say Yes!

In order to qualify for *Affirmative* coverage, whether you're a smoker or a non-smoker, you have only to answer *No* to the four following questions:

1. Are you currently an in-patient at a hospital, clinic, convalescent home or institution providing specialized care, are you housebound for health reasons, are you unable to carry out alone one or more activities of daily living, such as bathing, dressing, transferring or feeding, or do you suffer from incontinence?
2. Do you suffer from an incurable condition that has reduced your life expectancy to less than 24 months; have you been informed that you have tested positive for Human Immunodeficiency Virus (HIV) or do you have Acquired Immune Deficiency Syndrome (AIDS) or any other AIDS-related illness?
3. During the last three years, have you:
  - Suffered an angina attack, a myocardial infarction or cerebrovascular accident (stroke), or undergone a dilatation, a coronary bypass or any other cardiac surgery, **or**
  - Received an organ or bone marrow transplant or been advised that your condition required such a procedure, **or**
  - Been diagnosed or treated for any form of cancer, or are you currently under investigation for any such condition?
4. During the last two years, have you:
  - Had your driver's licence suspended or revoked due to impaired driving, or accumulation of demerit points?
  - Been monitored or hospitalized, or have you received treatment for alcohol or drug abuse?
  - Used hard drugs such as cocaine, hallucinogens, opium, heroin, morphine, amphetamines, anabolic steroids other than those prescribed by a physician, or methadone, whether or not it was prescribed by a physician?

**HAVE YOU ANSWERED NO TO ALL OF THESE QUESTIONS?**



Then we'll say **Yes automatically**, with no need for a medical exam!

## Affirmative FAQ

**Will Affirmative coverage make life easier for my family?**

Yes

This type of coverage will optimize your estate planning and ensure your loved ones receive the inheritance you have planned for them. It's a good way to make your life easier now—and to make things easier for your family when you're gone.

**If need be, will I be allowed to claim a living benefit and receive part of the insurance amount while I am still alive?**

Yes

With *Affirmative*, you qualify for a living benefit if your contract has been in force for at least two years. You can apply for a living benefit of up to 50% of your life insurance amount should your attending physician declare you to be suffering from a terminal illness with less than two years to live or if you receive a vital organ transplant. You will then be able to spend this money as you wish; it is tax-exempt and entirely interest-free.

**Will I be able to look to the future with confidence?**

Yes

Yes, because *Affirmative* is easy-to-obtain coverage that will enable your family members to have financial peace of mind.

**In the event of my accidental death, will my family receive a reasonable death benefit?**

Yes

Absolutely! Your life insurance amount will be doubled if you die accidentally before your 85th birthday. Depending on the amount of insurance chosen, the amount paid to your loved ones could be as high as \$50,000 in the event of accidental death.

## Important information

### RESTRICTIONS AND EXCLUSIONS

#### 1. In the event of non-accidental death

If death occurs during the first two years of insurance, the benefit will correspond to the total premiums paid, plus annual compound interest at a rate of 10%.

#### 2. In the event of suicide

No benefit will be payable in the event the insured commits suicide during the first two years of insurance, except for a reimbursement of premiums, without interest.

#### 3. In the event of an accident

The accidental death benefit does not apply should the insured die:

- As a result of suicide, attempted suicide, or voluntary self injury or harm, whether sane or insane
- While taking part or attempting to take part in a criminal act
- While operating a motor vehicle with a blood alcohol level beyond the legal limit, or while under the influence of drugs
- During a military operation, an act of terrorism or war, whether declared or not, or while taking part in a riot or insurrection
- When on a flight, other than as an ordinary passenger on a regular airline flight, or while taking part in dangerous sports such as scuba diving or skydiving
- As a result of injuries that have not resulted in any wound or contusion, except in the case of accidental drowning



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 and flexibility of La Capitale products, contact us or visit our website.**

**[lacapitale.com](http://lacapitale.com)**

This document is not a contract. It merely provides an overview of the coverage available. Only the insurance policy and application 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.