

Life insurance

Life Saver

Life insurance
and tax-free savings



La Capitale

Insurance and
Financial Services





Life Saver

Life insurance and a savings fund all in one

Life Saver is a sound investment that makes it easy for you to organize your current financial life and plan your future. This is insurance coverage that will ensure your loved ones' quality of life in the event of your death, as well as allowing your savings to grow tax-free.



Benefits of *Life Saver*

- A flexible, competitive **life insurance policy**
- A tax-free **savings fund**
- **Health Privilege** allows you to make tax-free withdrawals from your savings in the event of critical illness or disability
- **Bonus interest** is paid starting on the 6th policy anniversary
- The option of insuring several people under the same contract is available with the **multi-life benefit**
- **Additional coverage** such as:
 - Term insurance options
 - Accidental Death and Dismemberment benefit
 - Guaranteed insurability benefit
 - Children's Life Insurance rider
 - Children's Critical Illness rider
 - Waiver of premiums in the event of the policyholder's disability or death
- Succession Advantage included
- Tax alerts



A tax-free
savings fund

Advantageous, flexible life insurance

Pay no policy fee and enjoy the following tax-free benefits with *Life Saver*:

- Fixed insurance costs that won't change during your lifetime
- Insurance premiums can be paid over a specific period of time
- A fixed, guaranteed insured amount
- Your savings can be used to pay off part of your insurance costs or increase your coverage

Grow your savings tax-free

With *Life Saver* you can, during your lifetime, take advantage of the tax-free amount accumulated in the savings fund constituted by your insurance policy.

Life Saver allows you to:

- Build an inheritance for your loved ones
- Make a dream come true
- Put aside money that you can use in the event of critical illness or disability
- Increase your retirement income
- Be prepared for unexpected events

Organize your current financial life and plan your future



To attain your savings objectives, *Life Saver* offers competitive investment instruments with returns based on:

- market indexes
- mutual funds
- fixed interest accounts

By investing in your *Life Saver* **policy over the first seven years**, you can ensure a greater tax-free savings margin for the future.

TAX ALERTS FOR PEACE OF MIND

La Capitale will notify you if your savings should become taxable upon redemption. You can then make an informed decision as to whether to use the money or to continue growing your savings tax-free.

SUCCESSION ADVANTAGE¹

This additional benefit, included under your coverage, provides for reimbursement of up to **\$1,000** in legal fees and expenses related to the following consultations and proceedings:

- Liquidating the insured's estate
- Probating the insured's will
- Arranging for the protective supervision of a person of full age (adult guardianship)
- Certifying a mandate of incapacity or power of attorney² for the insured.

1. Some conditions, exclusions and restrictions apply.
Available in Quebec only.

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



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 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.

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