

# The Family Plan

Life, Critical Illness and  
Accidental Fracture Insurance



## La Capitale

Insurance and  
Financial Services





## The Family Plan

Multiple coverage  
in a single contract  
at an affordable cost

The Family Plan offers a complete range of coverage to protect all family members in the event of death, critical illness or accidental fracture. A comprehensive, simple, flexible and affordable formula.



## Benefits of The Family Plan

Under the coverage provided by The Family Plan, each member of your family, from the youngest to the oldest, has access to customized protection that can be adapted to the different stages of their life.<sup>4</sup>

- Basic life and critical illness insurance for a limited period or for life
- Additional benefits can be added as needed:
  - Children's Life Insurance
  - Children's Critical Illness Insurance (16 covered illnesses or surgeries)
  - Accidental Fracture Insurance for all family members (up to a maximum of \$25,000)
- Option to choose life insurance with an insured amount payable tax-free as a lump sum payment or monthly payments
- Allows you to be at your child's side in the event of a critical illness
- Obtain several types of coverage under one single contract
- Pay a pre-determined premium for the duration of the contract



Multiple coverage in one single contract  
Save time and money

4. Subject to the coverage selected. Some conditions, exclusions and restrictions apply.

You want the best for your family while staying on budget. That's why you should choose The Family Plan from La Capitale for **coverage that is comprehensive, simple, flexible, accessible and affordable.**

### **COMPREHENSIVE**

The Family Plan provides various benefits such as life and critical illness insurance, to which you can add additional benefits. All family members can be insured, including unborn children.<sup>1</sup>

### **SIMPLE**

All coverage is bundled in one single contract, saving you multiple administrative documents.

### **FLEXIBLE**

The Family Plan can be adapted to the development and needs of your family since it allows you to modify certain benefits over time. Moreover, depending on which coverage is selected, in the event of death the insured amount is payable tax-free as a lump sum payment or monthly payments.

### **ACCESSIBLE**

Your advisor will meet with you to clearly explain the benefits and terms of the various coverages offered by The Family Plan. Fewer procedures save you precious time.

### **AFFORDABLE**

With multiple coverage bundled in one single contract, you pay less. In addition, your monthly premium rate is pre-determined for the term of your contract.

## Protect your estate

Along with the numerous benefits of The Family Plan, it allows you to more effectively manage your assets.

- It gives you the means to meet your financial commitments in times of difficulty.
- Your family won't have to worry about managing a lump sum or having to dip into their hard-earned savings.
- Your family's current standard of living will be protected.

## Simplified capital management

- By choosing life insurance with an insured amount that is payable in monthly benefits, maintaining the family budget is easier and mid- and long-term financial planning is greatly facilitated.

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

This coverage 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 certifying a mandate of incapacity or power of attorney<sup>3</sup> for the insured.

*A complete range of simple, flexible and affordable benefits.*



1. Some conditions, exclusions and restrictions apply.

2. Available in Quebec only.

3. 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](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.

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