

Exceptions & Limitations

The Policy/Rider pays only for a Critical Illness that first manifest after the policy date as defined in the Policy/Rider. The Policy/Rider does not cover any loss which: (1) results from any intentionally self-inflicted Injury; (2) results from Your being intoxicated or under the influence of any narcotics unless administered on the advice of a Physician; (3) results from committing or attempting to commit a criminal act or engaging in an illegal occupation; or (4) is caused by a Pre-existing Condition.

If Critical Illness or a recommendation for Coronary Artery Bypass Surgery is made as the result of symptoms present during the Waiting Period for that illness or the surgery, the Policy/Rider is null and void and all premiums will be refunded. In case of a reinstatement, premiums will be refunded from the Reinstatement Date.

DEFINITIONS

CRITICAL ILLNESS, means one of the following illnesses as defined.

CANCER, means "a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue." The following cancers are excluded from coverage:

- a) carcinoma in situ; b) Stage 1A malignant melanoma; c) any non-melanoma skin cancer that has not become metastatic;
- d) stage A (T1a or T1b) prostate cancer; and e) any tumour in the presence of any HIV.

CORONARY ARTERY BYPASS SURGERY, means heart surgery to correct narrowing or blockage of two or more coronary arteries with bypass grafts, either saphenous vein or mammary graft, performed by a Cardiothoracic Surgeon. Angiographic evidence of the underlying disease must be provided.

HEART ATTACK, (MYOCARDIAL INFARCTION), means the death of a portion of heart muscle as a result of inadequate blood supply as evidenced by a) new electrocardiographic (ECG) changes indicative of a myocardial infarction, and by b) the elevation of cardiac biochemical markers to levels considered diagnostic for infarction. Heart attack during coronary angioplasty is covered provided that there are diagnostic changes of new Q wave infarction on the ECG in addition to elevation of cardiac markers. Heart attack does not include an incidental finding of ECG changes. An incidental finding of ECG changes suggesting a prior Myocardial Infarction, in the absence of a corroborating event, is not covered.

END STAGE RENAL FAILURE, means the permanent and irreversible failure of both kidneys which requires either chronic dialysis or transplantation.

MAJOR ORGAN TRANSPLANT, means the actual undergoing, as a recipient, of transplantation of entire heart, lung, liver, intestine, pancreas, kidney or bone marrow. The transplant must be first recommended for You after the Waiting Period.

STROKE, (CEREBROVASCULAR ACCIDENT), means a cerebrovascular event producing neurological sequelae lasting more than thirty (30) days and caused by intracranial thrombosis or hemorrhage, or embolism from an extra-cranial source. There must be evidence of measurable, objective neurological deficit. Transient Ischemic Attacks are specifically excluded.

WAITING PERIOD, means, for Cancer ninety (90) days from the Effective Date of this Policy/Rider or its last reinstatement and for all other Critical Illnesses and for Coronary Artery Bypass Surgery, thirty (30) days from the Effective Date of this Policy/Rider or its last reinstatement.

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lacapitaleFS.com

La Capitale Financial Security Insurance Company is proud to offer a comprehensive portfolio of insurance products, including:

- Disability Insurance
- Business Protection Plan
- Hospital Insurance
- Critical Illness Insurance
- Life Insurance

La Capitale Financial Security is a member of Assuris. Assuris is the not for profit organization that protects Canadian policyholders in the event their life insurance company fails. Details about Assuris' protection are available at www.assuris.ca or by calling the Assuris Information Centre at 1 866 878-1225.

This is not a contract but a brief description of the principal provisions of the Policy/Rider. The wording of the Insurance Policy/Rider and Application governs in all circumstances. Effective date of coverage - the term of this coverage begins on the Policy/Rider Date at noon, Standard Time at the place the Insured resides.

Critical Illness
Insurance


LaCapitale
Financial Security



Penncorp
Series



IF YOU QUALIFY

La Capitale Financial Security pays your **Full Benefit** regardless of any other benefits you receive.

Critical Illness Insurance

UP TO

\$75,000

This benefit will be paid directly to you if you are struck with one of these Critical Illnesses¹ as defined in the Policy/Rider:

- Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Major Organ Transplant
- There is also a one-time 25% benefit for Coronary Artery Bypass Surgery.²

PAID DIRECTLY TO YOU IN ONE LUMP SUM

Benefits reduce by 50% at age 65



PLUS

Optional Return of Premium benefit

With the Return of Premium (ROP) Rider, 100% of all the premiums³ you pay for all covered plans beginning now will be returned to you after 20 years, or age 65, whichever is later, either as claim payments or in cash.

Chances are better than ever that you will survive a critical illness - Let us help you survive the costs of getting better!

Available as a Policy or an add on Rider to your existing La Capitale Policy

1. Benefits are payable subject to the definitions and exclusions in the policy or rider. Cancer must first manifest more than 90 days from the effective date or last reinstatement. All other diagnosis must be more than 30 days after you buy the policy/rider. You must survive 30 days from the date of diagnosis.
 2. Benefit amount is reduced by the Coronary Bypass Surgery Benefit.
 3. Some restrictions apply. Policy Service Premiums, Rider Service Premiums and any fees charged with regards to a method of payment option will not be reimbursed.

Choose the Benefit that suits your needs

From **\$10,000** up to **\$75,000**

ACCESS TO BEST DOCTORS® CAN CONNECT YOU TO THE BEST MEDICAL CARE AVAILABLE

As an insured person under a Critical Illness Policy/Rider issued to you by La Capitale Financial Security, you are eligible to receive, at no cost, access to the services provided by internationally renowned **Best Doctors®**, upon diagnosis of one of the covered conditions in your Critical Illness Policy/Rider.

Best Doctors® is the world leader in connecting people with the best medical care. Using its renowned database of over 50,000 doctors, recognized as the best by top specialists, **Best Doctors®** provides immediate access to the best medical knowledge and peace of mind to millions of people around the world. **Best Doctors®** services are available worldwide, serving more than 10 million lives in 30 countries.

® Best Doctors is a registered trademark of Best Doctors, Inc. in the United States and other countries

GUARANTEED RENEWABLE

The Company guarantees to renew the Policy until you reach age 85⁴, as long as you make payment of the renewal premiums when due. No change may be made in your premium unless the same change is applied to all persons in the same original insuring age, occupational classification and sex living in your province.

5 IMPORTANT FEATURES

- **We can not cancel your Critical Illness Program**, as long as renewal premiums are paid.
- Benefits are paid directly to you to use as you see fit.
- You will receive the benefit you select, **up to \$75,000**, in one lump sum.
- You will have, at no extra cost access to the services of the internationally renowned Best Doctors®.
- **If you never have to use any of the benefits of the program we will return to you 100% of all the premiums³ you paid in, after 20 years, or age 65, whichever is later**, with the optional Return of Premium Rider.

AND REMEMBER...

If you are not satisfied with the Policy/Rider, return it within 10 days and your premium will be fully refunded.

In the event the application is declined the amount indicated in your Conditional Receipt will be refunded in full by the Company.

With over 40 years of experience as one of Canada's leading specialty income replacement insurance companies, La Capitale Financial Security pays benefits in excess of \$2,000,000 every month to our clients.

4. Riders are guaranteed renewable on the same basis, until the earlier of the Rider anniversary date next following your 85th birthday or the date on which the policy to which the Rider is attached terminates.

