



IF YOU
QUALIFY

La Capitale
Financial Security
pays your

Full Benefit

regardless of any other
benefits you receive.

Penncorp
Series



La Capitale

Financial Security

Return of Premium

With La Capitale's Return of Premium (ROP) Rider, **100%** of all the money ¹ you pay for all covered plans beginning now, will be returned to you at maturity, either as claim payments or in cash. La Capitale's ROP also provides a **Partial Benefit** and an **Accidental Death Benefit** to help you and your loved ones plan a more secure financial future.

FULL BENEFIT

100%

Paid to you at maturity, in one lump sum, **100%** of the total of all premiums ¹ paid, less any claims. Maturity is reached at age 65 or after 20 years, whichever is later.

PARTIAL BENEFIT

UP TO **75%**

Paid to you in one lump sum, up to **75%** of all premiums ¹ paid, minus claims, if you cancel your coverage. You must be 39 years of age or under when the ROP is issued to be eligible for this Partial Benefit and you must be living at the time the benefit is paid. Partial Benefit payout is available only at age 55 or age 60.

(See details and chart on reverse)

ACCIDENTAL DEATH BENEFIT

UP TO **100%**

Paid to your beneficiary in the event of Accidental Death, resulting from an injury, up to 100% of the total of all premiums ¹ paid, less any claims. (See details and chart on reverse)



La Capitale 10-DAY SATISFACTION GUARANTEE

At La Capitale, we are committed to providing superior coverage and service to our policyholders. If you are not 100% satisfied with your ROP, return it to us or our agent within 10 days after you receive it, and all the premiums you paid for it will then be refunded
No Questions Asked!

¹ 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.

- ROP benefits are paid directly to you or your beneficiary **in one lump sum**.
- Partial Benefit available to qualified applicants.
(See details and chart below)
- Accidental Death Benefit will be paid to your beneficiary, in the event of death, **after your ROP has been in force** for only 5 years.
(See details and chart below)
- ROP cannot be cancelled by the Company as long as premiums are paid.
- **Guaranteed renewable**, subject to the terms of the policy to which it is attached.
- No change may be made to your premium unless the same change is applied to all persons in the same original insuring age, occupational classification and gender living in your province.

Return of Premium facts & features

IMPORTANT QUESTIONS

1. What is the Return of Premium?

It is an additional benefit rider that is attached to your existing policy. With the ROP 100% of all your premiums¹ are returned to you at maturity, for all covered plans, either as claim payments or in cash.

2. When can I receive 100% of my premiums?

In 20 years or age 65, whichever is later. If you have kept your rider continuously in force you will receive 100% of premiums¹, less claims paid. It is important to note that, if you have a plan that is guaranteed renewable to age 65 and are over age 45 when the Return of Premium Rider is issued, you will have to work beyond age 65 to collect the Return of Premium Maturity Benefit.

3. What is the Return of Premium Partial Value Benefit?

You must be 39 years of age or under when the ROP is issued to be eligible for this Partial Benefit. If you request the cancellation of your ROP within 30 days following your 55th or 60th birthday, you will receive the partial value of all premiums¹ you have paid for all covered plans, less claims paid. You must be living at the time the benefit is paid.

Partial Value Chart

Attained Age	Percentage of Return of Premium
55	50%
60	75%

4. What if I add a Rider to my Policy after I purchase my Return of Premium?

Any Riders you purchase after you already have a Return of Premium in place are not covered unless you add a Return of Premium with the new Rider(s).

5. What if I should die before my Return of Premium Rider matures?

If you die as a result of an accident², and provided your ROP has been in force for at least 5 years, a percentage of the Return of Premium benefit¹, less any claims, will be paid to your beneficiary as shown in chart below.

Accidental Death Benefit Chart

Years	Percentage of Return of Premium
5 - 9	25%
10 - 14	50%
15 - 19	75%
20 Years	100%

- 1 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.
- 2 Death must be caused by an injury, which means an accidental bodily injury caused by an accident independently of disease, infirmity, medical or surgical treatment or any other causes. Such accident must occur while this Rider is in force.

6. What if I modify a policy or rider(s) covered by my Return of Premium rider before it expires?

Any modification made to any of the covered plans after the Effective Date of the Return of Premium rider may have an effect on the calculation of your benefit under the Return of Premium rider.

For example, if your premiums payable under any of the covered plans have been reduced since the Effective Date of your Return of Premium rider, **the company will consider only the last reduced premium to have been the premium payable from the Effective Date of the Return of Premium rider in calculating your benefit.**

AND REMEMBER...

If you are not satisfied with the Policy, 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.

