



IF YOU QUALIFY

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

Penncorp
Series



La Capitale
Financial Security

Disability Sickness Benefits

Companion to your Accident Compensation Program

Example Plan D

\$2,000 per month

Paid to you every month you're Totally Disabled because of a covered Sickness at the rate of \$2,000 per month.

Benefits payable for up to **24** months, regardless of your elimination period, for any covered Sickness, while you're under the regular care of a Physician or Chiropractor.

FIRST DAY COVERAGE IS AVAILABLE.

GUARANTEED RENEWABLE

The Company will renew your coverage up to age 65, regardless of any change in your health or the number of claims you have made, as long as you pay your premium. After age 65, The Company will renew your coverage for as long as you continue working full-time in an approved occupation. 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.

YOUR INCOME WILL BE PROTECTED

- 24 hours a day
- Every day of the year
- Paid directly to you
- Anywhere in North America

Choose Sickness Benefits for 24 Months

A	\$600	\$20.00 Daily
B	\$800	\$26.66 Daily
C	\$1,000	\$33.33 Daily
D	\$2,000	\$66.66 Daily

Monthly benefits available from \$100 to \$6,000.

This is Sickness only coverage

5 IMPORTANT FEATURES

- 90% of complete claims are settled within 7 days.¹
- Once you qualify, your benefit is fixed, even if your income has fluctuated when you make a claim.
- No taxes withheld.
- You choose your own Physician or Chiropractor.
- The company cannot cancel coverage because of your claims history.

1. A "complete" claim means that the Company has received all information necessary to adjudicate the claim. A complete claim is "settled" when the Company has made a decision on the merits of the claim.

EXCEPTIONS & LIMITATIONS

The Rider does not cover any loss which: (1) occurs outside Canada, the United States of America or its possessions or Mexico, and any premium paid to the Company for any period not covered by reason of such territorial limitation will be returned pro-rata to the Insured; (2) results from suicide or any attempt thereat (sane or insane); (3) is caused by mental, nervous, emotional or psychological problems regardless of the cause thereof; (4) is caused by chronic fatigue, chronic pain, fibromyalgia, myalgia, encephalomyelitis, neuromyasthenia, Epstein - Barr or similar conditions by other names; (5) results from any Accidental bodily injury; (6) results from normal pregnancy or childbirth; (7) occurs while engaged in military or naval service of any country at war or resulting from war or any act of war or participation in insurrection or riot, and any premium paid to the Company for any period not covered by reason of the Insured's military or naval service will be returned pro-rata to the Insured; (8) results from the Insured being intoxicated or under the influence of any narcotics unless administered on the advice of a Physician; (9) the Rider will not cover a loss that starts within two years after the Rider Date and is caused by a pre-existing condition.

The words "pre-existing condition", when used in this Rider, mean a condition misrepresented or not revealed in the application and for which symptoms existed prior to the effective date of coverage that would cause an ordinarily prudent person to seek diagnosis, care or treatment or for which medical advice or treatment was recommended by or received from a Physician.

After two years from the effective date of the Rider, misstatements in the application, except fraudulent misstatements, will not be used to void the Rider or deny a claim for loss incurred.

The Insured shall never be considered disabled from two or more disabilities concurrently.

DEFINITIONS

TOTAL DISABILITY, means that, as a result of a covered Sickness, you are under the Regular and Personal Care of a Physician or Chiropractor, and are unable to perform any of the important daily duties pertaining to your occupation or profession, and are not gainfully employed in any other occupation or profession.

SICKNESS, means Sickness or disease first manifesting itself more than 30 days after the Effective Date of the Rider and while the Rider is in force.

ELIMINATION PERIOD, means that period of time commencing with the first date of Regular and Personal Care by a Physician or Chiropractor during Total Disability which must expire before any benefits are payable under the Rider.

AND REMEMBER...

If you are not satisfied with the 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.

