

Exceptions & Limitations

ONLY BENEFITS FOR CANCER: The Plan pays only for the First Diagnosis of Cancer as defined in the Policy/Rider. The Plan does not pay for a diagnosis of skin Cancer of any type or any pre-existing condition.

The words “pre-existing condition”, when used in the Policy/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

DEFINITIONS

CANCER, whenever used in the Policy/Rider means a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, the invasion of tissue or leukemia. Such Cancer as above defined must be positively so diagnosed by a legally licensed physician certified by the Royal College of Physicians and Surgeons to practice Pathologic Anatomy, upon the basis of a microscopic examination of fixed tissue, or preparations from the hemic system (either during the life or post-mortem). The pathologist establishing the diagnosis shall base his judgment solely on the criteria of malignancy as accepted by the Royal College of Physicians and Surgeons after a study of the histocytologic architecture or pattern of the suspected tumor, tissue, or specimen. Clinical diagnosis does not meet this standard.

FIRST DIAGNOSED, whenever used in the Policy/Rider means the first time an Insured Family Member is diagnosed as having Cancer, provided the diagnosis is on or after the 60th day following the Effective Date and while this Policy/Rider is in force with respect to the Insured Family Member. Cancer must have manifested itself for the first time after the Policy/Rider effective date.



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
- Long-Term Care 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.

The plan pays benefits when an insured family member is first diagnosed with cancer (except skin cancer) on or after the 60th day following the effective date shown in the policy/rider schedule.

Premier Cancer
Plan



Penncorp
Series



IF YOU
QUALIFY

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

Premier Cancer Plan

EXAMPLE PLAN

\$20,000

Paid when you are diagnosed with Cancer.¹

PAID DIRECTLY TO YOU IN ONE LUMP SUM

You may use this money
any way you choose



PLUS
Family Rates
To protect your children
(ages 0-18)

We offer benefit amounts of
\$5,000 or \$10,000.

If you were diagnosed with
Cancer would a lump
sum benefit help give
you peace of mind?

1. In the event you're first diagnosed with any Cancer (except skin cancer) this benefit is payable once and the coverage will then terminate for that Insured Family Member

Choose the Benefit that suits your needs

From **\$10,000** up to **\$50,000**

Lump sum benefits of **\$10,000, \$20,000, \$30,000, \$40,000 & \$50,000** are available to qualified individuals.

You have a **1 in 3** chance of being diagnosed with **Cancer** during your lifetime.²



GUARANTEED RENEWABLE

The Company guarantees to renew the Policy³ 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.

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IMPORTANT FEATURES

- You choose your own Physician for medical attention.
- Renewable for life.
- Dependent coverage available.
- Benefits are paid directly to you to use as you see fit.
- You will receive the benefit you select, **up to \$50,000, in one lump sum.**

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.



2. Canadian Cancer Society.
3. Rider is guaranteed renewable on the same basis as the Policy to which it is attached.