

# Who is:



Jason Allen,  
Regional Sales Director,  
Ontario and Western Canada










# Our mission

Guided by the values of mutualism on which it was founded, La Capitale works with people by providing access to personalized products and services in order to build, protect and value what they feel counts for their individual and collective financial security.

# Who is La Capitale:

-  **Mutualism** Mutual Insurance Company
-  **Founded** 1940, 78 year history
-  **Personalized Products:**
  -  **Build** Investment Portfolio
  -  **Protect** Life and Health Portfolio
-  **Collective Financial Security** Community

# 2016 Rankings by Revenue

The premier ranking of Corporate Canada

Welcome to FP Magazine's latest ranking  
for Canada's largest corporations by  
revenue.



# #180

# 2016 Rankings Perspective

Not secure business.financialpost.com/features/fp500-the-premier-ranking-for-corporate-canada#1

NATIONAL POST

f t

180	196	La Capitale Civil Service Mutual	Life	2,238,042	10.3	6,375,430	32,047
181	198	Bayer Inc.	Biotech	2,200,000	10		
182		Graham Group Ltd.	Engineer	2,193,315	5	1,106,626	
183	183	AltaGas Ltd.	Energy	2,189,700	-0.1	10,200,600	203,500
184	195	Leon's Furniture Ltd.	Store	2,143,736	5.5	1,611,662	83,591
185	193	Economical Mutual Insurance Co.	Prop Ins	2,116,066	1.3	5,480,617	-20,274
186		Sunwing Travel Group Inc.	Service	2,107,354	-3.9	1,810,072	17,063
187	169	Procter & Gamble Inc.	Manuf	2,100,000	-12.5		
188	163	SSQ	Life	2,073,200	-5.2	11,183,300	64,800
189	189	MacDonald	High-tech	2,063,783	-2.5	3,438,917	139,626
190	215	Export Development Canada	Finance	2,035,000	14.1	63,124,000	1,098,000
191	187	Lundin Mining Corp.*	Mining	2,029,193	-5.9	8,249,416	-876,809
192	123	Superior Plus Corp.	Utility	2,023,700	-12.4	1,847,500	294,600
193	197	Transcontinental Inc.	Publish	2,019,500	0.9	2,062,200	146,300
194	206	Alberta Treasury Branches	Bank	2,012,422	4.3	46,737,280	108,130

90%

> ANNUAL REPORT

2017

  
**La Capitale**  
Civil Service Mutual







# 2017 Key Facts and Figures

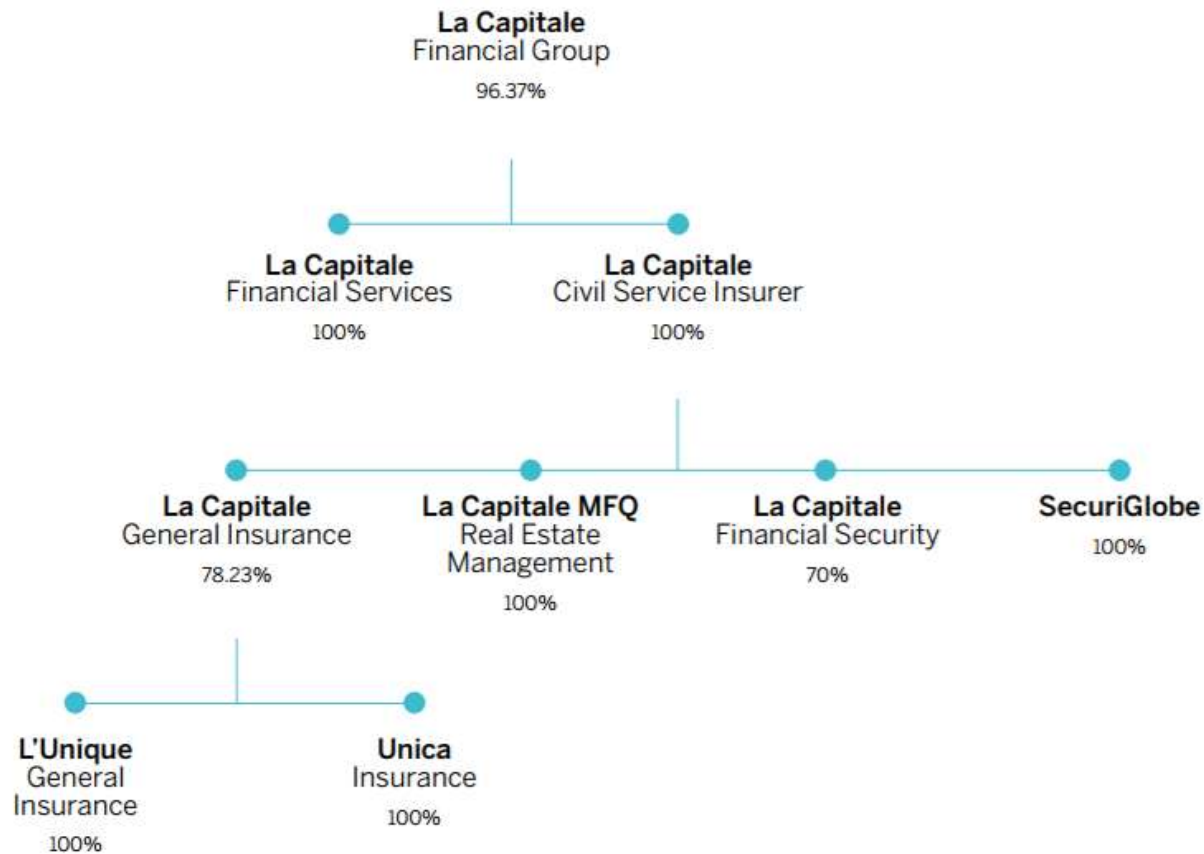
## CONSOLIDATED INFORMATION

▪ Assets	<b>\$7.1B</b>
▪ Total consolidated revenue	<b>\$2.5B</b>
▪ Equity	<b>\$994.1M</b>
▪ Net income	<b>\$75M</b>
▪ Return on equity	<b>7.9%</b>
▪ Participating policyholder dividends	<b>\$12.1M</b>

▪ Number of Mutual members	<b>271,891*</b>
▪ Donations to the community from the Foundation	<b>\$1.3M</b>
▪ Number of Contracts and certificates in force	<b>1,986,620</b>
▪ Number of employees	<b>2,747</b>

\* As at December 31, 2017

# Large Diversified





# NATIONAL POST



2016 Rank ▲	2015 Rank ◆	Name	Industry ◆	Revenue \$000s ◆	Change % ◆
1	7	Manulife Financial Corp.	Life	53,337,000	54.9
2	5	Power Corp. of Canada	Life	50,750,000	32.6
12	21	Sun Life Financial Inc.	Life	28,573,000	48.2
54	59	Industrial Alliance Ins. & Financial Services Inc.	Life	9,347,000	13.5
180	196	La Capitale Civil Service Mutual	Life	2,238,042	10.3
188	163	SSQ	Life	2,073,200	-5.2
212	261	Independent Order of Foresters	Life	1,829,368	36
356	368	Ivari	Life	818,836	20.9
361	394	Equitable Life Insurance Co. of Canada	Life	805,812	21.7
408	460	Green Shield Canada	Life	600,910	6.3

<http://business.financialpost.com/features/fp500-the-premier-ranking-for-corporate-canada#1>

# NATIONAL POST



2016 Rank ▲	2015 Rank ◆	Name	Industry ◆	Revenue \$000s ◆	Change % ◆
1	7	Manulife Financial Corp.	Life	53,337,000	54.9
2	5	Power Corp. of Canada	Life	50,750,000	32.6
12	21	Sun Life Financial Inc.	Life	28,573,000	48.2
25	24	Mouvement des caisses Desjardins	Finance	16,978,000	-0.6
54	59	Industrial Alliance Ins. & Financial Services Inc.	Life	9,347,000	13.5
180	196	La Capitale Civil Service Mutual	Life	2,238,042	10.3
188	163	SSQ	Life	2,073,200	-5.2
212	261	Independent Order of Foresters	Life	1,829,368	36
225	202	E-L Financial Corp. Ltd.	Finance	1,659,801	-16.6
356	368	Ivari	Life	818,836	20.9

<http://business.financialpost.com/features/fp500-the-premier-ranking-for-corporate-canada#1>

# Philanthropic activities

## Contributing to organizational self-reliance and sustainability

The La Capitale Financial Group Foundation is devoted to improving the quality of life of those who need it most, in particular those with an autism spectrum disorder or an intellectual disability and vulnerable seniors.

# \$1.3M

## DONATED TO 220 ORGANIZATIONS

### The causes we support



#### Autism

Autism rates are continuing to rise. Our objective is to contribute to the well-being of persons with autism and their families by supporting both children and adults.



#### Vulnerable seniors

Seniors make up a significant part of the population. We back initiatives that make it possible for support and adequate care to be provided to seniors who are vulnerable and isolated.



#### Intellectual disability

Close to 3% of the Quebec population is affected by an intellectual disability. We can help to guide and support those affected, regardless of their age, and their family members.

# Who is La Capitale:

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#9 in Life and  
Health Premium





# Fixed Term 20 – It's Our Business



🌸 No Paramedical or Fluids Required for ages 45 and under, below 500K

🌸 **First-year commission: 55%**

# Competetively Priced



**\$250 000 – 20-year fixed term**  
**On a multiple insured, monthly premium basis**

Male and female Non-smoker - Regular	La Capitale	Rank <sup>1</sup>	Best Premium <sup>1</sup>
25	\$30.62	2	\$30.38
30	\$31.25	1	La Capitale
35	\$36.25	2	\$36.23
40	\$50.42	2	\$50.41
45	\$80.42	2	\$80.33
50	\$131.87	4	\$131.40

1. According to LIFEGUIDE dated February 15, 2018

# Unique Feature/Benefits



- 🌸 Renewable as T10 to age 85,
- 🌸 Convertible up to age 70
- 🌸 Accelerated death benefit included
- 🌸 Total Loss of Autonomy Benefit





# Unique Riders



- 🌸 Stacking Term 10, 20, 25, 30, 35,
- 🌸 Critical Illness T20/25/30/35
- 🌸 Disability Income Rider T20,25,30
- 🌸 Provider – Monthly Income payable to the beneficiary



# Fixed Term 20 – It's Our Business



🌸 No Paramedical or Fluids Required for ages 45 and under, below 500K

🌸 **First-year commission: 55%**

# Why we're here today:

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## Andrew Gardiner: Best of Worlds





The Best of Both Worlds: Harnessing La Capitale's Unique Value Proposition to Protect Clients and Deliver Performance

# Big?

Source IFIC

1.48 T

- Total amount invested in mutual funds in Canada

4.9 M

- # of CDN Households that own mutual funds
- 33% of all households

31%

- Mutual funds account for 31% of Canadians net worth

Segregated Funds 131 Billion 03/17 Globe and Mail

# Investment Accounts



## ❖ Type of Accounts

- TFSA
- RRSP/RIF \$1.15 Trillion (StatsCan)
- LIRA/LRSP/LIF

# Unique Value Proposition





# Investment Accounts

## Best of Both Worlds

- ❖ Same returns as the underlying fund/portfolio
  - **Same MERs as the Mutual Fund**
- ❖ Guarantee
  - **100% Death Benefit Guarantee based on all contributions made before age 75**

**Bypass Probate and Blanket Creditor Protection**

# Canada's Leading Managers



TD Asset Management



CI Investments



CANADA 150



NATIONAL  
BANK  
INVESTMENTS



What are you doing after work?



Dynamic Funds<sup>®</sup>  
Invest with advice.



FIERA CAPITAL



LaCapitale

# Investment Accounts

These investment accounts are similar to mutual funds. A wide array of accounts is available based on the five asset categories:

- ◆ Fixed income
- ◆ Balanced
- ◆ Canadian Equity
- ◆ American and International Equity
- ◆ Portfolios

Type of Account	Underlying Fund	Management Fees <sup>1</sup>	MER of Underlying Fund <sup>2</sup>
<b>Fixed Income</b>			
Canadian Fixed Income (AGF)	AGF Fixed Income Plus Fund, MF Series	0%	1.95%
Canadian Fixed Income (CI Investments)	Signature Canadian Bond Fund, Class A	0%	1.69%
Global Fixed Income (CI Investments)	Signature Global Bond Fund, Class A	0%	2.15%
<b>Balanced</b>			
Canadian Balanced (Dynamic)	Dynamic Value Balanced Fund, Series A	0%	2.42% <sup>3</sup>
Canadian Balanced (Fidelity)	Fidelity Canadian Balanced Fund, Series A	0%	2.32%
Global Balanced (AGF)	AGF Global Balanced Fund, MF Series	0%	2.65%
Diversified Income (Fidelity)	Fidelity Monthly Income Fund, Series A	0%	2.31%
Diversified Income (Dynamic)	Dynamic Strategic Yield Fund, Series A	0%	2.25% <sup>3</sup>
Global Diversified Income (Fidelity)	Fidelity Global Monthly Income Fund, Series A	0%	2.50%
<b>Canadian Equity</b>			
Canadian Dividend (AGF)	AGF Dividend Income Fund, MF Series	0%	2.21%
Canadian Dividend (Fidelity)	Fidelity Dividend Fund, Series A	0%	2.34%
Canadian Equity Income (Dynamic)	Dynamic Equity Income Fund, Series A	0%	2.13% <sup>3</sup>
Canadian Equity (Dynamic)	Dynamic Value Fund of Canada, Series A	0%	2.43% <sup>3</sup>
Canadian Equity (Fidelity)	Fidelity Canadian Disciplined Equity Fund, Series A	0%	2.50%
Small Capitalization Canadian Equity (Dynamic)	Dynamic Small Business Fund, Series A	0%	2.72% <sup>3</sup>
Low Volatility Canadian Equity (TDAM)	TD <i>Emerald</i> Low Volatility Canadian Equity PFT <sup>4</sup>	2.40%	0%
<b>U.S. and International Equity</b>			
American Equity (Dynamic)	Dynamic American Value Fund, Series A	0%	2.46% <sup>3</sup>
American Equity (Fiera Capital)	Fiera Capital US Equity Fund, Class A	0%	3.08%
Low Volatility American Equity (TDAM)	TD U.S. Low Volatility Fund, Investor Series	0%	2.40%
Global Equity – Discovery (Dynamic)	Dynamic Global Discovery Fund, Series A	0%	2.73% <sup>3</sup>
Low Volatility Global Equity (TDAM)	TD <i>Emerald</i> Low Volatility All World Equity PFT <sup>4</sup>	2.50%	0%
Global Equity (Fiera Capital)	Fiera Capital Global Equity Fund, Class A	0%	2.90%
Emerging Markets (AGF)	AGF Emerging Markets Fund, MF Series	0%	3.13%



Type of Portfolio	Underlying Portfolio	Management Fees <sup>1</sup>	MER of Underlying Portfolio <sup>2</sup>
<b>Canadian Portfolios</b>			
Conservative Profile (NBI)	Meritage Conservative Income Portfolio, Advisor Series	0%	2.09%
Moderate Profile (NBI)	Meritage Moderate Income Portfolio, Advisor Series	0%	2.17%
Balanced Profile (NBI)	Meritage Balanced Income Portfolio, Advisor Series	0%	2.37%
Growth Profile (NBI)	Meritage Growth Income Portfolio, Advisor Series	0%	2.40%
Aggressive Profile (NBI)	Meritage Equity Income Portfolio, Advisor Series	0%	2.71%
<b>International Portfolios</b>			
Conservative Profile (AGF)	AGF Elements Yield Portfolio, MF Series	0%	2.02%
Moderate Profile (AGF)	AGF Elements Conservative Portfolio, MF Series	0%	2.36%
Balanced Profile (AGF)	AGF Elements Balanced Portfolio, MF Series	0%	2.34%
Growth Profile (AGF)	AGF Elements Growth Portfolio, MF Series	0%	2.35%
Aggressive Profile (AGF)	AGF Elements Global Portfolio, MF Series	0%	2.52%

### Daily Interest

The interest rate on this account is announced from time to time by the Insurer. To know the current rate, please visit [lacapitale.com](http://lacapitale.com). This account is not available for sale; it is only for transferring amounts between investment accounts.

1. Management fees charged by the Insurer are not guaranteed.
2. Represents management expense ratio of underlying portfolio.

# Question? Why would any mutual fund holder not use La Capitale for Registered/TFSA Accounts?

- ❖ Same MER
- ❖ 100% Death Benefit
- ❖ Blanket Creditor Protection
- ❖ Bypass Probate

What's in your wallet? No Mutual Funds have these advantages.

No extra costs to access these advantages.

Did your current advisor tell you about this type of product?

# Fee Calculator

## La Capitale vs Traditional Segregated Fund

<b>Total amount Invested</b>	<b>100K</b>
Maturity Guarantee Additional Fee %	.75
Rate of Return %	8
Number of Years	15



# Fee Calculator

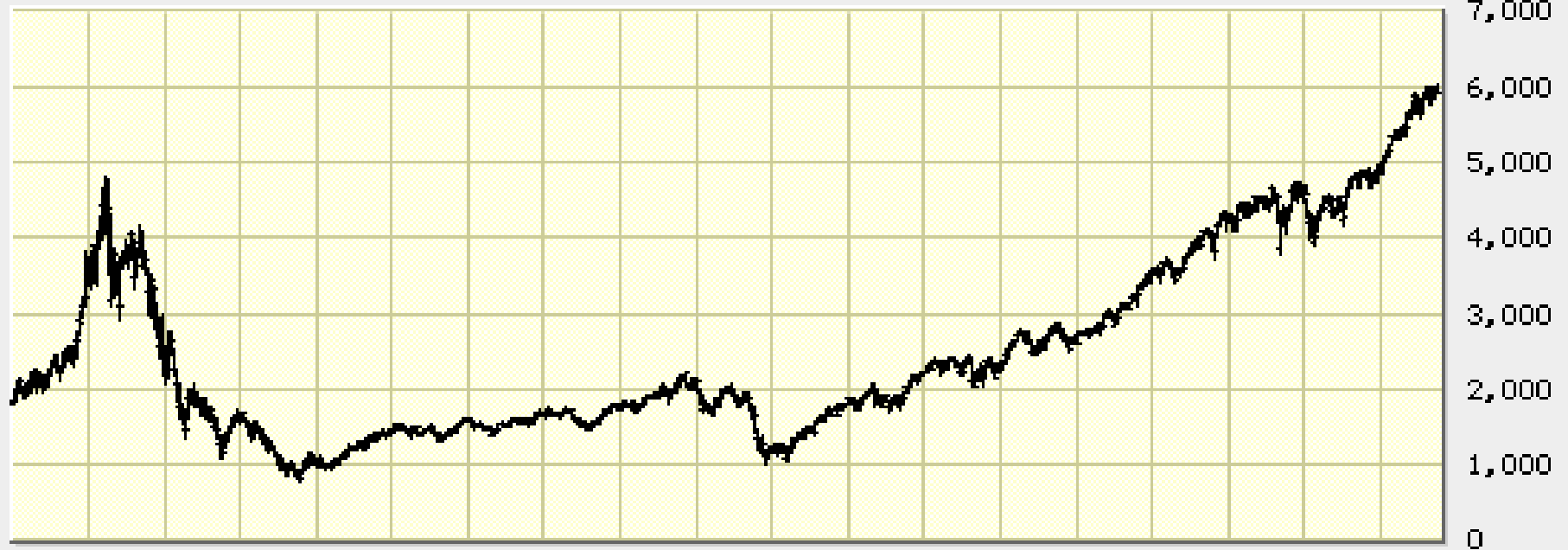
## La Capitale vs Traditional Segregated Fund

<b>La Capitale Investment Account Without Additional Fees</b>	<b>\$317 216.00</b>
Traditional Segregated Fund Value With Maturity Guarantee Fee	\$283 344.00
Increase in Value of La Capitale Investment Account	\$33 872.00
Cost of the Maturity Guarantee Fee	10.68%

# Nasdaq Historical Returns

NDX Weekly

9/17/17



Volume

©BigCharts.com

Exchange provides  
no volume data.

00 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17

# Commission Structures

- ❖ Back End/Redemption Fees      5.5% Gross + Trailer
  - ❖ Low Load/Moderate Fees      2.5% Gross + Trailer
- Automatic Bump in Trailer to full 1% after 3 year Schedule
- ❖ Front End/Purchase Fees      1% Gross Trailer
- 
- ❖ Coming April 23<sup>rd</sup> 2018 No Redemption Fee Series
  - ❖ 3 year and 5 year flexibility

# La Capitale GICs

## ❖ 5 different types of GICs

1. Traditional GIC
2. Evolution GIC
3. MAX GIC
4. Evolution MAX GIC
5. Equity Index GIC

# Benefits of a GIC, TFSA & RSP

## Bank GIC, Mutual Funds

## Insurance GIC, TFSA, RSP

Probate Fees	yes	N/A
Legal Fees	may be up to 5%	N/A
Accounting Fees	may be up to 5%	N/A
Executor Fees	may be up to 5%	N/A
Privacy	no	yes
Potential Creditor Protection	no	yes
Death Benefit Guarantee	no on Mutual Funds	yes
Payout To Beneficiary	?	upon proof of death

# Equity Index GIC: Participate in the Markets With Guaranteed Results at **0% MER**

- ❖ 90%-110% Maturity Guarantee
- ❖ 100 % Death Benefit Guarantee:
- ❖ \*\*\*\*\****No Maximum AGE***\*\*\*\*\*
- ❖ \*\*\*\*\****No Capping of Upside***\*\*\*\*\*

# TD Canadian Low Volatility Pool Equity Index GIC

Term to Maturity	5yr	7yr	10yr
Maturity Guarantee	90%	90%	90%
Equity Holdings	29%	42.5%	75%
Maturity Guarantee	100%	100%	100%
Equity Holdings	13.5%	22.5%	47.5%
Maturity Guarantee			110%
Equity Holdings			22%
Fixed Rate On Non Equity Portion	1.25%	1.4%	1.7%



# Mobile Office



- ❖ More time for brokers to spend in marketing instead of doing administration
- ❖ Reduce errors and corrections
- ❖ Reduce paper
- ❖ Eliminate handling costs



# La Capitale

Financial Group

Please enter your advisor code.

Please enter your general agent code.



This application allows you to submit a form to apply or provide instructions for the following savings plans: **Non-registered RSP, RIF, LIRA, LIF, annuities, TFSA.**

[Protection of personal information](#)

[Terms of use](#)



## Mobile office

STAGE 1/19

Next



## Initial Questions

\*Language

☐

Français

☒

English

FundSERV advisor?

☒

Yes

☐

No

\*Contractholder's last name

Santos

\*Contractholder's first name

Jennifer

\*Contractholder's Social Insurance No.

123 456 789

\*Does the contractholder agree to receive a copy of this form as a secure email attachment?

☐

Yes

☒

No

Email address

Email address

\*New savings client?

☒

Yes

☐

No



## Mobile office

STAGE 3/19

Next



## Plan Details

\*Plan details

RSP



Non-registered

RSP



RIF

Locked-in Retirement Account  
(LIRA)

LIF

Immediate Annuity

TFSA savings annuity

\*Contractholder or spousal

Contributing contracthol...





## Mobile office

STAGE 4/19

Next



## Beneficiary Designation

\*Estate or Designation

Designation



\*How many beneficiaries?

1 person



\*How many contingent beneficiaries?

0 person



Beneficiary #1

\*Beneficiary's last name

Last name

\*Date of birth

YYYY-MM-DD

1 person



2 persons

3 persons

4 persons

5 persons

\*Relationship to the contractholder

Relationship

\*Share

%



## Mobile office

STAGE 8/19

Next



## Preauthorized Debit (PAD)

Preauthorized debit

☒ Yes☐ No

\*Type of preauthorized debit

Single payment



\*Amount of single payment

\$10,000.00

## Cash deposit by cheque

Cash deposit by cheque

☐ Yes☒ No

Single payment



Recurring payments

Single and recurring payments

**T2033 can be completed online**



## 1. Transfer from another institution or employer

Transfer from another institution or an employer

☒ Yes☐ No

\*Do you want to fill out a T2033 form for this transfer ?

Yes



\*Source ?

RRSP



Plan number

123456

\*Total or partial transfer (cash only) ?

Total



\*Amount

\$20,000.00

Account number (1)

Account number (2)

Account number (3)

## ✕ Redeemable La Capitale Investment Accounts

Delete

Save

\$500 minimum per account

\$100 minimum per subsequent deposit

\*La Capitale redeemable investment account

Aggressive Profile (AGF) ^

\*Type of fees

Redemption fees v

Cash deposit amount

100.00%

Canadian Fixed Income (AGF)

Canadian Fixed Income (CI Investments)

Global Fixed Income (CI Investments)

Canadian Balanced (Dynamic)

Canadian Balanced (Fidelity)

Global Balanced (AGF)

Diversified Income (Fidelity)

Diversified Income (Dynamic)

Fees	Code	Periodic deposit	Cash deposit	EFT deposit
Redemption fees	127		100.00%	100.00%



## ✕ Redeemable La Capitale Investment Accounts

[Delete](#)[Save](#)

\$500 minimum per account  
\$100 minimum per subsequent deposit

\*La Capitale redeemable investment account

Aggressive Profile (AGF) ▼

EFT deposit amount

100.00%

\*Type of fees

Redemption fees ^

Redemption fees ✓

Purchase fees

Moderate redemption fees

Cash deposit amount

100.00%

Redeemable La Capitale investment accounts

Fees

Code

Periodic deposit

Cash deposit

EFT deposit

Aggressive Profile (AGF)

Redemption fees

127

100.00%

100.00%



## Application form summary

Submit



STAGE 18/18



## 14. CONTRACTHOLDER'S DECLARATION AND APPLICATION FOR REGISTRATION

- I have verified the information contained in this form and certify it to be true and complete.
- In the case of a Deferred Life Annuity or Deferred Life Annuity-LIRA, I have reviewed the enclosed illustration and acknowledge that my advisor has provided all necessary information for my comprehension of the Deferred Life Annuity or the Deferred Life Annuity-LIRA, notably regarding the percentage of premiums that will be reimbursed to me and regarding the fees and penalties that may apply in the event of redemption prior to the disbursement date.
- I acknowledge that I have read and understood the Important Notice section.
- I am applying for a Savings Annuity contract based on this information.
- If the advisor is not present when I sign the form, I authorize the Insurer to collect the information necessary to verify my identity from credit agencies, as specified in the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.
- In the case of an RSP, a LIRA, a Deferred Life Annuity or Deferred Life Annuity-LIRA, I hereby request that the Insurer register my plan as a Registered Retirement Savings Plan in accordance with income tax legislation.
- In the case of an RIF or LIF, I hereby request that the Insurer register my fund as a Registered Retirement Income Fund in accordance with income tax legislation.

Signed at: Mississauga this 5 day of February 20 15Really Smart

Name of contractholder (please print)



X

Signature of contractholder

Jane Smith

Name of financial security advisor (please print)



X

Signature of financial security advisor

Jane Smith

Name of witness (please print)



X

Signature of witness

416-567-8906

Tel.

jennifer.santos@live.ca

Email address

## 15. RESERVED FOR ADVISOR USE

☐ I don't have an advisor code. This is my first application.



Signature

[Start over](#)

Save

Really Smart

1. *Staphylococcus aureus*

TABLE 2013.11



## Application form summary

Submit



STAGE 18/18

LaCapitale



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- In the case of an RIF or LIF, I hereby request that the Insurer register my fund as a Registered Retirement Income Fund in accordance with income tax legislation.

Signed at: Mississauga this 5 day of February 20 15Really Smart

Name of contractholder (please print)

Really Smart

Signature of contractholder

Jane Smith

Name of financial security advisor (please print)

X

Signature of financial security advisor

Jane Smith

Name of witness (please print)

X

Signature of witness

416-567-8906

Tel.

jennifer.santos@live.ca

Email address



## 15. RESERVED FOR ADVISOR USE

☐ I don't have an advisor code. This is my first application.