

financial
services

A whole family of products to discover



beneva

Life Insurance products

For all the following term and permanent insurance products, with the exception of the Children's Life Insurance rider and the Pure Series products, the following benefit is included: a benefit in the event of the insured's total loss of autonomy before age 60, giving entitlement during his or her lifetime to a benefit equivalent to 50% of the insured amount (amount of insurance at the end of term for a decreasing term), up to a maximum of \$200,000.

Permanent Life Insurance products

Advantage series Non-participating	<ul style="list-style-type: none"> Available on an individual or joint basis Payable over 20 years, to age 65 (minimum of 25 years) or for life Surrender value and reduced paid-up insurance
Enhanced T100	<ul style="list-style-type: none"> Available on an individual or joint basis Level, guaranteed premiums for the term of the benefit Paid-up insurance from the 10th policy year and surrender value at age 75¹
Pure T100	<ul style="list-style-type: none"> Available on an individual or joint basis Level, guaranteed premiums for the term of the benefit

Term Life Insurance products

Enhanced Fixed Term FT10, FT20, FT25, FT30, FT35	<ul style="list-style-type: none"> Available on an individual or joint basis Renewable as FT10 to age 85 Available as a rider on most permanent life insurance products at a very attractive rate Option to exchange the contract term for a longer term during the first 5 years, without evidence of insurability¹
Pure Fixed Term FT10, FT20, FT25, FT30, FT35	<ul style="list-style-type: none"> Available on an individual or joint basis Renewable as FT10 to age 85 for 10-year terms Renewable as FT20 to age 85 for 20-, 25-, 30- and 35-year terms Option to exchange the contract term for a longer term during the first 5 years, without evidence of insurability¹
Enhanced Decreasing DT15, DT20, DT25, DT30, DT35	<ul style="list-style-type: none"> Available on an individual or joint basis Decreasing to a minimum of 50% of the initial insured amount (IIA) Renewable as FT10 to age 85
Monthly payment term life insurance rider (The Provider rider)	<ul style="list-style-type: none"> Monthly, non-taxable benefit in the event of death Budget-conscious, concrete and easy to understand Provides a stable income for your family Avoid liquidating your assets Ideal for support payments Available as a rider on most life insurance products
Children's Life Insurance rider	<ul style="list-style-type: none"> Rider covering the insured's children Available on most life insurance products

1. Some conditions, restrictions and exclusions apply.

2. If the client provided proof of loan at the time of issue and if the benefit amount is \$2,000 or less.

Living benefits products

Living benefits riders

Disability Income Benefit

- Loan Insurance Solution
- Rent Insurance Solution
- Children's Insurance Solution

- Benefit period: 2 and 5 years
 - Elimination period:
 - Illness: 90 days, retroactive to the 30th day
 - Accident, hospitalization, surgery: 30 days
- Benefit period: until expiry of benefit
 - Elimination period:
 - Illness and accident: 90 days
- The policyholder (individual) may provide an Assignment of Benefit form to name another beneficiary of the monthly disability benefit (the insured or financial institutions)¹
- **When you submit a claim:**
 - **No integration** of benefits: Other payable benefits are not taken into account²
 - No proof of loan,² lease or support payments
 - No proof of income
- Coverage in the event of involuntary loss of employment for the policyholder, if also the insured under the disability benefit (reimbursement of the total premiums for the contract, maximum of \$200 per month, maximum of 5 months)
- Can be used to replace income or cover eligible loans
- Available on most life insurance products¹

Children's Critical Illness

- **16 covered illnesses or surgeries** (standardized definitions)
- Rider covering the insured's children
- Available on most life insurance and critical illness products¹

Accidental fracture

- Available for individuals and individuals with children
- Available on most life insurance and critical illness products¹

Living benefits products

Second Chance

critical illness insurance,
fixed term to age 75

- **25 covered illnesses or surgeries** (standardized definitions)
- Partial benefits for certain other conditions
- Payable over 15 years, to age 65 or until expiry (age 75)
- Options¹:
 - Plus Option: reimbursement of premiums on death
 - Health Option: reimbursement of premiums on surrender or expiry (option of **50% after 10 years, 100% after 15 years**)
- Includes Teladoc Medical Experts[®] assistance service

Second Chance

Critical Illness Insurance
FT10, FT20, FT25, FT30, FT35

- **25 covered illnesses or surgeries** (standardized definitions)
- Partial benefits for certain other conditions
- Renewal to age 75: on expiry of the initial period, renewable for subsequent 10-year periods
- Convertible to T75 to age 60
- Reimbursement of premiums is not available on this version of the product
- Includes Teladoc Medical Experts[®] assistance service
- Available as a rider on a life insurance product

Second Chance for Children

- **28 covered illnesses or surgeries** (standardized definitions)
- Reimbursement of premiums in the event of death included¹
- **Health Option: Benefit is paid-up at the end of the 20th year and premiums are reimbursed at 100%¹**
- Includes Teladoc Medical Experts[®] assistance service

Simplified products

Permanent Life Insurance products

Simplified Advantage with no medical exam when you apply	<ul style="list-style-type: none">• Insured amount of up to \$100,000, based on age• Quick and easy application, with no medical exam or blood test• Insured amount is doubled in the event of accidental death before age 85• Payment, during the insured's lifetime, of an advance death benefit of up to 50% of the insured amount in the event of shortened life expectancy (advance with no interest)
Affirmative with no medical exam when you apply	<ul style="list-style-type: none">• Simple application, no medical exam• 4 eligibility questions• Reimbursement of premiums with 10% interest in the event of natural death in the first 2 years• Insured amount is doubled in the event of accidental death before age 85• Payment, during the insured's lifetime, of an advance death benefit of up to 50% of the coverage in the event of shortened life expectancy (advance with no interest)

Living benefits products

Simplified Second Chance Critical Illness Insurance T10, T75, T75 Health Option	<ul style="list-style-type: none">• Simple application, no medical exam• 6 covered illnesses or surgeries and 5 eligibility questions• 3 choices of benefits and insured amounts• Includes Teladoc Medical Experts® assistance service
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Pillar Series income protection

Simplified Accident Insurance	<ul style="list-style-type: none">• Disability insurance that provides income protection in the event of accident or injury• No medical exam required• Issue age: 18 to 69• Guaranteed renewable to age 70 with an extension option to age 75• No integration or coordination for the first 6 months of disability and a guaranteed minimum of \$1,200 up to the 36th month of benefits.
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Pillar Series income protection

Disability Insurance	<ul style="list-style-type: none">• Affordable income protection• Up to a \$6,000 monthly benefit amount• Basic coverage in case of accident, with sickness coverage available as a rider• Competitive features:<ul style="list-style-type: none">– No integration or coordination of the full benefit amount during the first 6 months, after which, guaranteed benefits of \$1,200 up to the 36th month– Partial disability benefits included (maximum of 6 months)– 1st day of hospitalization (90-day elimination period or less)– Total loss of autonomy included• Available riders: regular occupation extension, ADD, accidental fracture, hospitalization, reimbursement of premiums, indexation option and future insurability option
Simplified Accident Insurance	<ul style="list-style-type: none">• Disability insurance that provides income protection in the event of accident or injury• No medical exam required• Issue age: 18 to 69• Guaranteed renewable to age 70 with an extension option to age 75• No integration or coordination for the first 6 months of disability and a guaranteed minimum of \$1,200 up to the 36th month of benefits
Safe Driver	<ul style="list-style-type: none">• Unique product that includes disability, hospitalization, accidental death and permanent disability insurance• Coverage for accidents occurring when driving or riding in a private passenger vehicle, a truck or a bus
Hospital Care	<ul style="list-style-type: none">• Daily benefits in the event of hospitalization• Includes benefits for the loss of limbs or vision plus ambulance or X-ray expenses• Individual, Couple, Single-Parent or Family coverage

Savings products

Investment Products

Investment accounts

- 42 investment accounts available based on 5 asset categories: fixed income, balanced, Canadian equity, American and international equity and portfolios, selected from six Canadian investment management companies respected for their performance, stability and reputation: Dynamic Funds, AGF, TD Asset Management, Fidelity Investments, CI Investments and Fiera Capital
- Annuity contract (guaranteed by Assuris for up to \$100,000 per contract)
- Contributions made prior to age 75 are 100% guaranteed upon death, at no extra cost
- Option to designate beneficiaries
- Three sales charges: back-end load, front-end load or low load
- Eligible for TFSAs, RRSPs, RRIFs, LIRAs and LIFs
- Attractive sales and service commissions as of the first month

Other investment accounts

- Traditional and Equity Index GICs
- MAX GIC (reduced commission GIC)
- Evolution GIC (possible extension on the investment anniversary date)

Annuities

Immediate annuity

- Life annuity, joint and survivor life annuity and term certain annuity

LifeAnew Deferred Life Annuity

- An excellent choice for meeting basic financial needs at retirement
- Provides a guaranteed retirement income, determined in advance with no risk of interest rate or financial market fluctuations

Loans

RRSP loan

- Agreement with B2B Bank
- Agent dedicated to RRSP loans for Beneva products

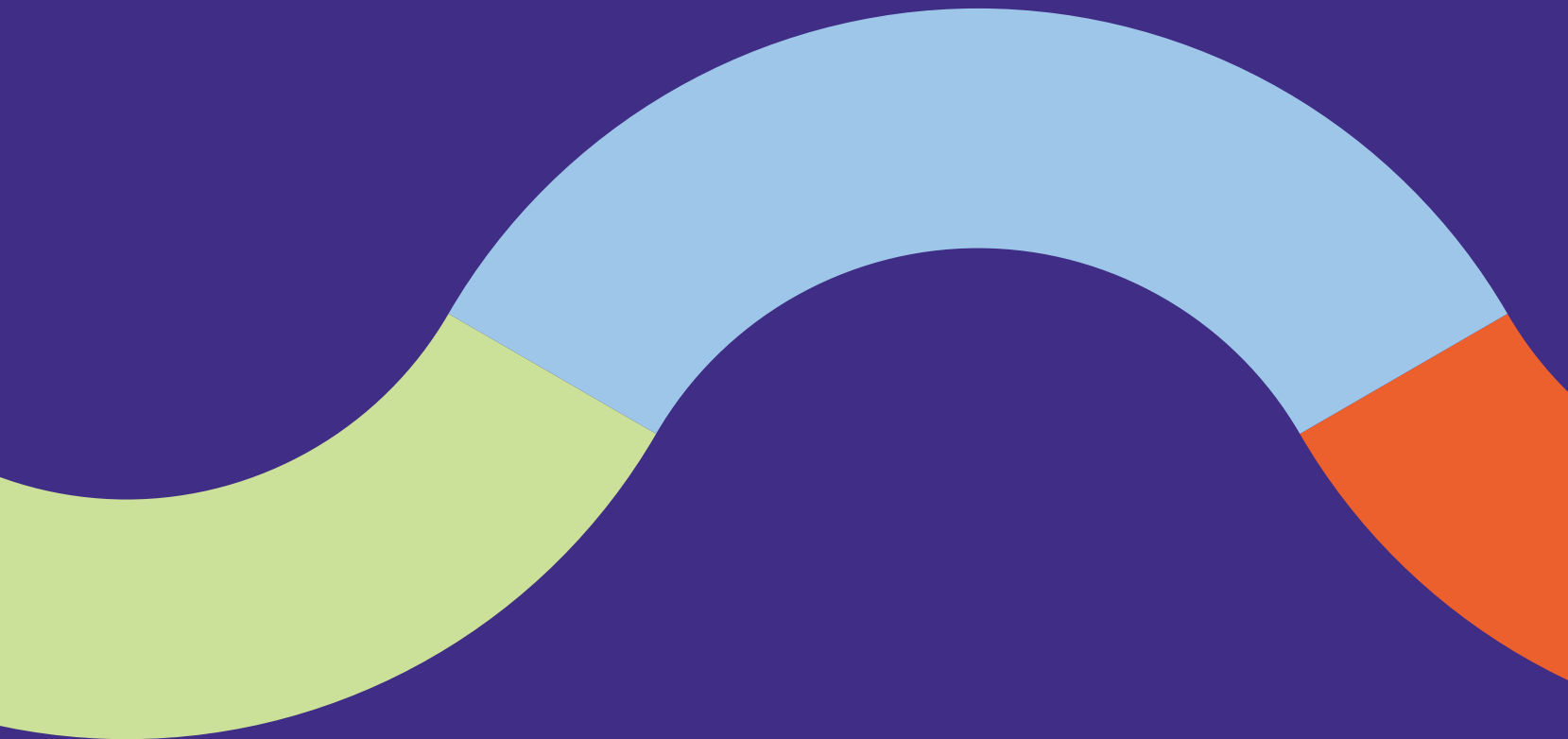
Even more benefits

Compensation

- Highly competitive first-year commission
- Lifetime renewal commissions (other than on Simplified Advantage and T100 Pure)
- Commission payable on a weekly basis
- Loyalty Bonus – Additional compensation increases each consecutive year, rewarding our advisors for both production and loyalty

Guided by the values of mutualism on which it was founded, Beneva works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits of Beneva products, contact us or visit our website.



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