

Comparison table Pure and Enhanced series

Affordable rates

Beneva has added new and affordable life insurance products for your clients. Compare the new Pure Series products to the Enhanced Series products.

Products		Total Loss of Autonomy Benefit ¹	Succession Advantage ²	Reduced paid-up insurance ³	Surrender value ⁴	Renewal ⁵
Permanent life insurance	Pure T100					N/A
	Enhanced T100	✓	✓	✓	✓	N/A
Term life insurance	Pure Fixed Term			N/A	N/A	✓ T20 except T10 in T10
	Enhanced Fixed Term	✓	✓	N/A	N/A	✓ T10

- Benefit in the event of a total loss of autonomy** before age 60, giving you access to a living benefit equivalent to 50% of your insured amount, up to an overall maximum of \$200,000.
- Succession Advantage** is additional coverage that is included as part of your insurance contract. This exclusive benefit offered only by La Capitale lets you take advantage of up to \$1,000 per contract for the reimbursement of legal fees and expenses, for the term of the contract, for liquidating the insured's estate, probating insured's will, arranging for protective supervision of a person of full age (adult guardianship) for the insured or probating an insured's protection mandate. **Available in Quebec only.**
- Reduced paid-up insurance** from the 10th policy year corresponding to 100% of paid premiums if you stop paying premiums. Some conditions, restrictions and exclusions apply.
- Surrender value** at age 75, if the contract has been in force for a minimum of 10 years, corresponding to 50% of paid premium. Some conditions, restrictions and exclusions apply.
- Renewal**
 - Pure Fixed Term: Renewable as T20 except the T10, which is renewable as T10.
 - Enhanced Fixed Term: Renewable as T10.

See back for other available riders.

Beneva Loan Insurance Solution

This rider can be added to any product from the Pure or Enhanced series.

- Disability coverage available up to age 65⁷
- **Amount offered: up to \$3,500**
- **No proof of debt required at the time of a claim⁸ **UNIQUE****
- Full reimbursement of premium in the event of involuntary loss of employment⁹
- Option to cover **municipal and school taxes**
- Elimination period for two- and five-year benefits:
 - 90 days in the event of illness, retroactive to 30 days
 - 30 days in the event of an accident, a hospital stay and day surgery

Other available riders

- Fixed Term Critical Illness (25 covered illnesses or surgeries)
- Children's Life Insurance
- Children's Critical Illness
- Accidental Fracture
- Monthly Payment Insurance (Enhanced Series only)
- Term Life Insurance (Enhanced Series only)
- Accidental Death and Dismemberment

For more information on these products, please refer to the Fact Sheet or illustration.

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

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Beneva designates La Capitale Civil Service Insurer Inc. as insurer. Contracts are issued by La Capitale Civil Service Insurer Inc.

7. Based on age at issue. | 8. If provided at issue and if the benefit amount is \$2,000 or less. | 9. Some conditions, restrictions and exclusions apply. © 2022 Beneva. All rights reserved. TM The Beneva name and logo are registered trademarks used under licence.