

# Coverage for life

Permanent life insurance	Age at issue		Guaranteed insured amount	Guaranteed premium	Guaranteed cash value	Additional benefits**		Other details	Why choose this product?
<b>Advantage Non-participating</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 80 (lifetime)</li> <li>Age 0 to 65 (20-year option)</li> <li>Age 0 to 60 (to age 65, [minimum of 25 years])</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 75 (lifetime)</li> <li>Age 18 to 60 (20-year option)</li> <li>Age 18 to 55 (to age 65, [minimum of 25 years])</li> </ul>	<b>Yes</b> Minimum: \$10,000 Maximum: \$2,000,000 <sup>1</sup>	<b>Yes</b> Payable for life or over 20 years or to age 65 (minimum 25 years)	<b>Yes</b>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>T10, T20, T25, T30 and T35 rider</li> <li>ADD</li> <li>GIB</li> </ul>	<ul style="list-style-type: none"> <li>WPDI or WPDID**</li> <li>DIB</li> <li>CLIR</li> <li>CCR</li> <li>AF</li> <li>10-, 20-, 25-, 30- or 35-year CIRs</li> </ul>	<ul style="list-style-type: none"> <li>Complete line of permanent products</li> <li>Benefit in the event of 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<sup>†</sup></li> <li>Succession Advantage included<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>To benefit from permanent coverage</li> <li>To take advantage of favourable, guaranteed cash value</li> </ul>
<b>Enhanced T100</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 80 (life)</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 70 (life)</li> </ul>	<b>Yes</b> Minimum: \$10,000 Maximum: \$2,000,000 <sup>1</sup>	<b>Yes</b> Payable for life	<b>Yes</b>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>T10, T20, T25, T30 and T35 rider</li> <li>ADD</li> <li>GIB</li> </ul>	<ul style="list-style-type: none"> <li>WPDI or WPDID**</li> <li>DIB</li> <li>CLIR</li> <li>CCR</li> <li>AF</li> <li>10-, 20-, 25-, 30- or 35-year CIRs</li> </ul>	<ul style="list-style-type: none"> <li>Benefit in the event of 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<sup>†</sup></li> <li>Paid-up insurance from the 10th policy year corresponding to 100% of paid premiums, if you stop paying premiums<sup>2,3,4</sup></li> <li>Surrender value at age 75, if the contract has been in force for a minimum of 10 years, corresponding to 50% of paid premiums<sup>2,5</sup></li> <li>Succession Advantage included<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>To benefit from permanent coverage</li> <li>To take advantage of favourable, guaranteed cash value</li> </ul>
<b>Pure T100</b>					<b>No</b>	<ul style="list-style-type: none"> <li>ADD</li> <li>GIB</li> <li>WPDI or WPDID**</li> <li>DIB</li> </ul>	<ul style="list-style-type: none"> <li>CLIR</li> <li>CCR</li> <li>AF</li> <li>10-, 20-, 25-, 30- or 35-year CIRs</li> </ul>	<b>No</b>	<ul style="list-style-type: none"> <li>To benefit from permanent coverage</li> </ul>
<b>Simplified Advantage</b>	Age 40 to 80 (lifetime)		<b>Yes</b> Age 40 to 70 Minimum: \$5,000 Maximum: \$100,000 Age 71 to 80 Minimum: \$5,000 Maximum: \$50,000	<b>Yes</b> Payable for life	<b>Yes</b>		<b>No</b>	<ul style="list-style-type: none"> <li>No medical exam or blood test</li> <li>Amount of insurance doubled in the event of accidental death before age 85</li> <li>Advance payment benefit included</li> <li>Succession Advantage included<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>To take advantage of permanent coverage without having to do a medical or a blood test</li> <li>To take advantage of favourable, guaranteed cash value</li> </ul>
<b>Affirmative</b>	Age 18 to 80		<b>Yes, after 2 years<sup>6</sup></b> \$2,500 to \$25,000	<b>Yes</b> Payable for life	<b>Yes</b>		<b>No</b>	<ul style="list-style-type: none"> <li>Only 4 medical questions</li> <li>No medical exam</li> <li>Accidental death and advance payment benefit included</li> <li>Succession Advantage included<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>To benefit from simple, accessible permanent coverage</li> </ul>

Term Life Insurance	Age at issue		Guaranteed insured amount	Guaranteed premium	Convertible to permanent life insurance	Exchangeable for term life insurance	Terms	Additional benefits**		Other details	Why choose this product?
<b>Enhanced Fixed</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 70 (10-year fixed)</li> <li>Age 0 to 65 (20-year fixed)</li> <li>Age 0 to 60 (25-year fixed)</li> <li>Age 0 to 55 (30-year fixed)</li> <li>Age 0 to 50 (35-year fixed)</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 60 (10-year fixed)</li> <li>Age 18 to 65 (20-year fixed)</li> <li>Age 18 to 60 (25-year fixed)</li> <li>Age 18 to 55 (30-year fixed)</li> <li>Age 18 to 50 (35-year fixed)</li> </ul>	<b>Yes</b> Minimum: \$25,000 Maximum: \$5,000,000 <sup>1</sup>		<b>Yes</b> To age 70	<b>Yes</b> During the first 5 years	<ul style="list-style-type: none"> <li>10, 20, 25, 30 or 35 years</li> </ul>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>ADD</li> <li>WPDI or WPDID**</li> <li>DIB</li> </ul>	<ul style="list-style-type: none"> <li>CLIR</li> <li>CCR</li> <li>AF</li> <li>10-, 20-, 25-, 30- or 35-year CIRs</li> </ul>	<ul style="list-style-type: none"> <li>Renewable for 10-year periods up to age 85</li> <li>Benefit in the event of 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<sup>†</sup></li> <li>Succession Advantage included<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>For its versatility</li> <li>For the exchange privilege available during the first 5 years of the contract</li> <li>To benefit from renewable term coverage up to age 85</li> </ul>
<b>Pure Fixed</b>				<b>Yes</b>				<ul style="list-style-type: none"> <li>ADD</li> <li>WPDI or WPDID**</li> <li>DIB</li> <li>CLIR</li> </ul>	<ul style="list-style-type: none"> <li>CCR</li> <li>AF</li> <li>10-, 20-, 25-, 30- or 35-year CIRs</li> </ul>	<ul style="list-style-type: none"> <li>T10: Renewable for 10-year periods up to age 85</li> <li>T20 and longer: Renewable for 20-year periods up to age 85</li> </ul>	
<b>Enhanced Decreasing</b>	<b>Individual coverage</b> <ul style="list-style-type: none"> <li>Age 0 to 70 (15-year decr.)</li> <li>Age 0 to 65 (20-year decr.)</li> <li>Age 0 to 60 (25-year decr.)</li> <li>Age 0 to 55 (30-year decr.)</li> <li>Age 0 to 50 (35-year decr.)</li> </ul>	<b>Joint coverage</b> <ul style="list-style-type: none"> <li>Age 18 to 70 (15-year decr.)</li> <li>Age 18 to 65 (20-year decr.)</li> <li>Age 18 to 60 (25-year decr.)</li> <li>Age 18 to 55 (30-year decr.)</li> <li>Age 18 to 50 (35-year decr.)</li> </ul>	<b>Yes</b> (decreasing insured amount) Minimum: \$25,000 Maximum: \$5,000,000 <sup>1</sup>		<b>Yes</b> To age 70		<ul style="list-style-type: none"> <li>15, 20, 25, 30 or 35 years</li> </ul>	<ul style="list-style-type: none"> <li>The Provider rider</li> <li>ADD</li> <li>WPDI or WPDID**</li> <li>DIB</li> </ul>	<ul style="list-style-type: none"> <li>CLIR</li> <li>CCR</li> <li>AF</li> <li>10-, 20-, 25-, 30- or 35-year CIRs</li> </ul>	<ul style="list-style-type: none"> <li>Decreasing to a minimum of 50% of the initial insured amount</li> <li>Renewable for 10-year periods up to age 85</li> <li>Protection 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 in force, up to an overall maximum of \$200,000<sup>†</sup></li> <li>Succession Advantage included<sup>†</sup></li> </ul>	<ul style="list-style-type: none"> <li>To benefit from decreasing term coverage that meets specific needs (mortgage or other loans)</li> </ul>

## Succession Advantage<sup>†</sup> Financial support for loved ones in difficult times

Mourning a loved one is not easy. Beneva frees loved ones from the financial worries that may be caused by a death. Beneva Succession Advantage is included with all the life insurance policies described in this leaflet, with the exception of the Pure Series.<sup>†</sup> This benefit provides for the reimbursement of legal fees and expenses of up to \$1,000,<sup>††</sup> for the term of the contract, for liquidating the insured's estate, probating the 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.

\* Additional coverage is available such as:  
 The Provider rider: Monthly income for your loved ones  
 † Available in Quebec only.  
 †† Some conditions, restrictions and exclusions apply.  
 ††† For an insured amount greater than the maximum indicated, a special quote must be requested.  
 1. Excluding annual policy fees, premiums for additional benefits, riders and any extra premiums, where applicable.  
 2. Additional benefits and riders must be cancelled.  
 3. The paid-up insurance contract has no surrender value.  
 4. Maximum of 75% of insured amount.  
 5. Maximum of 50% of insured amount.  
 6. If the death occurs during the first two years, the insured amount will be equal to the premiums paid, plus interest at an annual rate of 10%.

\*\* Not available if more than one policyholder.  
 † Available in Quebec only.  
 †† Some conditions, restrictions and exclusions apply.  
 ††† For an insured amount greater than the maximum indicated, a special quote must be requested.  
 1. Excluding annual policy fees, premiums for additional benefits, riders and any extra premiums, where applicable.  
 2. Additional benefits and riders must be cancelled.  
 3. The paid-up insurance contract has no surrender value.  
 4. Maximum of 75% of insured amount.  
 5. Maximum of 50% of insured amount.  
 6. If the death occurs during the first two years, the insured amount will be equal to the premiums paid, plus interest at an annual rate of 10%.