

# Products overview

## Simplified and Guaranteed Issue Life Insurance — Quick and 100% online

<ul style="list-style-type: none"><li>• Simplified products perfect for healthy Canadians</li><li>• Guaranteed issue for hard-to-insure or declined clients</li><li>• Competitive premiums</li><li>• No medical exam</li><li>• Policy delivery in 60 minutes or less*</li><li>• Online non face-to-face sales process</li></ul>	Simplified Term Life	<ul style="list-style-type: none"><li>• Terms of 10 or 20 years</li><li>• Convertible and renewable every 5 years</li><li>• Extreme disability benefit <b>included</b></li></ul>
	Simplified or Guaranteed Issue Whole Life	<ul style="list-style-type: none"><li>• Reduced paid-up coverage as of year 6 (Simplified WL) or year 5 (Guaranteed Issue WL)</li><li>• Extreme disability benefit <b>included</b> (Simplified WL)</li></ul>

\* Some conditions apply. See product info for all the details.

## Term Plus — All-in-one insurance solution

- Choose a term of 10, 15, 20, 25, 30, 35 or 40 years
- Level or decreasing life insurance amount
- Competitive premiums and preferred underwriting
- Additional benefits: total disability rider (credit protection), critical illness rider, and more
- Convertible and renewable every 5 years after initial term
- Insurability guarantee included with life insurance and disability insurance coverage; (with guaranteed and without guaranteed options)
- Exchange program to extend initial term without any further evidence of insurability
- Extreme disability benefit **included**

## Critical illness — Simple and complete

- Term and permanent coverage solutions
- Adult coverage, 25 illnesses and child coverage, 28 illnesses
- Competitive 10-year and 20-year term solutions
- Return of premium options on death, at expiry or on cancellation
- Built-in supplementary benefit of 10% of the insurance amount, up to \$50,000, covering 4 non life-threatening conditions
- A full range of assistance services (second medical opinion and other medical and administrative services) **included**

## Permanent Life Insurance (L20, L100 and T100) — Lifetime guarantee

- Competitive premiums and values: WL 20 and WL 100
- Cash values and reduced paid-up values starting at year 10
- Competitive Term 100 (without values)
- Extreme disability benefit **included**
- Simple and affordable critical illness rider—automatically granted when life insurance is approved at a standard rate

## Universal life — Combination of life insurance and investment

- Simple and flexible product with a choice of YRT or Level T100 cost of insurance
- Competitive insurance rates
- Guaranteed annual fees
- Great investment options, including renowned funds currently offered on our investment platform
- Guaranteed bonus payable on the value of accumulated savings as of 6th policy anniversary
- Complete solution with an insurability benefit as well as life insurance and critical illness coverage options for children
- Option to add Term Plus product (with level insurance amount only) and other benefits

## About Beneva

In 2020, La Capitale and SSQ Insurance, two very solid mutual insurance companies, announced that they would come together to become Beneva.

For more information,  
go to [beneva.ca/advisors](https://beneva.ca/advisors) or  
contact one of our Beneva Sales  
team members.



The purpose of this document is to provide a summary description of an insurance product offered by Beneva Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.

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