

Permanent life

At a glance

Target market	Children Families Baby boomers Young couples Business owners or key employees
Plans	Whole Life 20 Whole Life 100 Enhanced Term 100 Term 100
Issue ages	0 to 75
Rate bands	\$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 Over \$250,000
Insurance amount	Minimum: \$10,000 Maximum: \$10,000,000 <i>For an insurance amount greater than \$10,000,000, please contact your Beneva representative for a quote.</i>
Extreme disability benefit (included)	Before the age of 60, 50% of the initial insurance amount may be payable in advance, up to a maximum of \$250,000. The benefit is paid when the insured is in a state of extreme disability for a continued period of 6 months.
Additional benefits	Critical illness rider (3 illnesses, \$20,000) Child rider (life insurance for dependent children) Waiver of premium in case of total disability (waiting period: 4 or 6 months) Accidental death and dismemberment Benefit in case of fracture
Complementary protection	Permanent life insurance can be combined with critical illness insurance and Term Plus products.
Policy fees	\$60

Whole Life 20

Description	Permanent life insurance protection that becomes premium-free after 20 years. At age 100, the insurance amount may be paid in full, upon request by the policyowner.
Concepts	Individual Multi-life
Included benefits	Guaranteed cash values <i>(starting on the 10th policy anniversary)</i> Reduced paid-up protection <i>(starting on the 10th policy anniversary)</i>

Whole Life 100

Description	Permanent life insurance protection that becomes premium-free once the insured reaches age 100. At age 100, the insurance amount may be paid in full, upon request by the policyowner.
Concepts	Individual Multi-life Joint first to die <i>(up to 5 lives)</i> Joint last to die <i>(2 lives)</i>
Included benefits	Guaranteed cash values <i>(starting on the 10th policy anniversary)</i> Reduced paid-up protection <i>(starting on the 10th policy anniversary)</i>

Enhanced Term 100

Description	Permanent life insurance protection that becomes premium-free once the insured reaches age 100. At age 100, the insurance amount may be paid in full, upon request by the policyowner.
Concepts	Individual Multi-life Joint first to die <i>(up to 5 lives)</i> Joint last to die <i>(2 lives)</i>
Included benefits	Guaranteed cash values <i>(starting at age 75, if the policy has been in effect for at least 10 years)</i> Reduced paid-up protection <i>(starting on the 10th policy anniversary)</i>

Term 100

Description	Permanent life insurance protection that becomes premium-free once the insured reaches age 100. At age 100, the insurance amount may be paid in full, upon request by the policyowner.
Concepts	Individual Multi-life Joint first to die <i>(up to 5 lives)</i> Joint last to die <i>(2 lives)</i>

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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