



# Extreme Disability Benefit

This benefit is **included free of charge** with our Term, Permanent, Simplified Issue and Universal life insurance products, and grants **50% of the face amount\*** (up to **\$250,000**), payable in advance should the client become permanently disabled and require assistance for 4 of the 6 or 5 of the 7 activities of daily living according to the categories below.

## These activities include

(Term, Universal and Simplified term life):

- feeding;
- bathing;
- dressing;
- toileting;
- transferring;
- bladder and bowel continence.

## These activities include

(Permanent and Simplified whole life):

- getting up;
- eating;
- moving around;
- bladder control; and
- washing;
- bowel control.
- dressing;

The Extreme Disability Benefit can be used to make personal accommodations, alter vehicle/home accessibility or anything you see fit. Beneva is looking to support you during this time and make it as easy as possible.

## What this means for you

- Coverage is complementary with Term, Permanent, Simplified Issue and Universal life insurance
- **NO** interest to pay on your loan
- **NO** repayment of the Extreme Disability Benefit
- Funds to ease transition
- Support with no strings attached

\* Term Plus decreasing product is 25% of the face amount.

Contact your Beneva sales representative for further details.