

Advisors – Beneva, a partner with a lot to offer!

Insurance Products

- 1. A flexible insurance solution:** Beneva offers several coverage options that can be perfectly adjusted to your clients' circumstances and stage of life. Our Term Plus life insurance product features a term exchange option, meaning your clients can exchange any initial term for a longer one without proof of insurability. Life and disability coverage includes a built-in insurability guarantee benefit.
- 2. We've got your client's family covered:** The Multi-Life option allows several family members or same company employees to layer a number of permanent (excluding Universal life) or term plans under a single policy to benefit from lower annual policy fees.
- 3. A built-in assistance benefit for added value:** This benefit is included in Critical Illness Insurance coverage and in disability riders. Your clients benefit from expert advice and referrals tailored to their needs through a full range of reliable assistance services (medical referral, psychological support, legal assistance, and many others).
- 4. Backup funds thanks to the Extreme Disability benefit:** This benefit is included with most of our life insurance products and provides an advance payment of up to 50% of the initial insurance amount in case of extreme disability.
- 5. Financial security for today and tomorrow:** Beneva's Universal life insurance adapts its coverage the current and future needs of your clients. It's a simple, effective solution to grow savings on a tax-sheltered basis.
- 6. Universal life insurance that's got children covered too:** Universal life insurance for children includes more coverage for that extra peace of mind, such as guaranteed insurability and critical illness insurance for children. Your clients can increase their insurance coverage up to five times, up to a maximum of \$250,000.
- 7. A plan for the unexpected:** Our competitive Critical Illness insurance provides comprehensive coverage for adults and children. It can be added to all of our life insurance products. This rider is automatically issued when the life insurance coverage is approved at standard rates and without exclusions.
- 8. Income protection for genuine peace of mind:** Beneva pays the full amount during the first six months of disability benefits. This applies regardless of whether your client receives benefits from other sources or has seen a decrease in their annual income. Our Pillar Series disability insurance provides your clients with financial security knowing their income, and everything it supports, is protected.
- 9. A quick coverage solution:** Our line of simplified or guaranteed issue life insurance products features a 100% electronic process for policy delivery in 60 minutes or less.
- 10. A partnership with advisors:** Our new Recognition Program for representatives rewards both volume and loyalty. All lines of business are pooled to ensure meeting the needs of your clients on all fronts is both recognized and rewarded.

For more information,
go to beneva.ca

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Savings and investments Products

1. **One-stop shop:** Investment Accounts, Segregated Funds, GIAs (including Equity Index GIAs), and Annuities.
2. **Manage market risk:** Superior contract guarantees and investment solutions suited to a wide variety of risk profiles and investment goals.
3. **Compete for and win new business:** Beneva's unmatched registered Investment Accounts platform offers mutual fund pricing with up to 100% death benefit guarantees.
4. **Position world class third-party portfolio managers:** 'Mini' self-directed plan with the ability to move between highly rated institutional and retail portfolio managers without switching fees or commission charges.
5. **Build flexible estate plans:** Protect beneficiaries thanks to insurance-based contracts, complete with annuity settlement options.
6. **Attract high net worth families:** A private wealth management platform for segregated funds employs a family asset threshold allowing you to combine the assets of all direct relatives in order to lower fees, improve reporting and auto-rebalance portfolios.
7. **Stand out:** Build better retirement plans for business owners using segregated fund individual pension plans.
8. **Focus on growing your practice:** 'Set it and Forget it' portfolio solutions to match specific risk tolerances. Spend your precious time adding value through holistic financial planning.
9. **You're never alone:** Support from seasoned sales professionals with long histories of working with independent brokers to help execute solid estate plans, build portfolios and ensure smooth administration. Ultimately, a team in your corner to help you close prospects and keep current clients happy.
10. **Client wins...you win:** A new and improved Recognition plan for representatives allows you to consolidate client investments to take advantage of all the benefits while potentially increasing your compensation.

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