

Savings and
investments

Investment solutions for every client



beneva

When you purchase an Beneva contract, you choose the plan that's right for you, whether you're seeking retirement income or saving with a specific project in mind. Once you've chosen a plan from our range of accumulation plans (for example RRSP, Locked-in RRSP, TFSA or NRSP) or retirement income plans (for example RRIF or Locked-in RRIF), you can select the investment vehicle that's best for you based on your financial situation and investor profile. Here's a quick outline of the products we offer for individual plans.

Our Beneva product line

Beneva Guaranteed Investments

Guaranteed Interest Account (GIA)

Our **Guaranteed Interest Account (GIA)** provides 100% capital protection and a fixed rate of interest. Various terms and options (redeemable or non-redeemable, simple or compound interest) are available.

Equity Index Guaranteed Interest Account (Equity Index GIA)

Equity Index **GIA** offers higher potential returns than traditional GIA, while providing a **death and maturity guarantee**.

- Redeemable 5-, 7- or 10-year investments
- Returns are tied in part to an index. Two types of index accounts are available:
 1. Market Index Accounts: Returns are based on the performance of a recognized market index
 2. Actively Managed Index Accounts: Returns mirror the performance of a mutual investment fund
- Selection from available funds

Laddered Guaranteed Interest Account (Ladderred GIA)

This particular type of GIA automatically creates staggered maturities in order to maximize the total return as part of a long-term investment strategy. For example, for a \$5,000 investment in a 5-year Laddered GIA, \$1,000 would be invested for one year, \$1,000 for two years, and so on. The same interest rate applies to each portion.

High Yield Account

This savings account is redeemable and its interest rate may be modified at any time. An ideal way to save for special projects or to help protect you from unexpected events.

Annuities (term, life, guaranteed) are also available on request.

Beneva Investment Accounts

These investment accounts are similar to mutual funds. They allow global diversification and a return potential in line with every client long-term capital growth investments goals. Beneva is proud to have chosen six investment management companies that are renowned across Canada for their performance, stability and reputation.

Our Investment Accounts Guarantees

Capital guaranteed upon maturity

- 75% guarantee of contributions upon maturity

Capital guaranteed upon death

- The guaranteed percentage depends on the age at the moment of contributions. Beneva guarantees 100% of contributions made up to 75. Contributions made after age 75 are guaranteed at 75%.

Beneva Guaranteed Investment Funds (GIF)

GIFs are investment funds that invest in various asset classes.

Beneva currently offers some 50 funds, including income and balanced funds as well as equity (Canadian, U.S. and international), specialized and index funds. This broad range of funds enables investors to construct well-diversified portfolios. You can depend on the expertise of our fund managers, who are carefully selected from among the finest and evaluated on an ongoing basis.

Our GIF Guarantees

Beneva guarantees either 100% or a portion of your capital in the event of death and at maturity.

Three guarantee options are available:

Basic guarantee

- A basic guarantee, free of charge, to maximize returns
- 75% guarantee of net contributions to funds upon maturity, and 75% upon death

Enhanced guarantee

- An enhanced guarantee for better protection of your capital upon death
- 75% guarantee of net contributions to funds upon maturity, and 100% upon death

Optimal guarantee

- An optimal guarantee for maximal protection
- 100% guarantee of net contributions to funds upon maturity, and 100% upon death

Accumulation and Retirement Income Plans

The products in this pamphlet are available for the following types of **individual plans**, for example:

- Registered Retirement Savings Plan (RRSP)
- Locked-in Retirement Account (LIRA)
- Tax-Free Savings Account (TFSA)
- Non-Registered Savings Plan (NRSP) – Except for Investment Accounts
- Registered Retirement Income Fund (RRIF)
- Life Income Fund (LIF)

Start maximizing your investments by opting for services and investment vehicles with a proven track record!

Beneva is renowned for expertise in investment and retirement savings plans. We give you access to a family of great funds, prominent investment management companies, competitive guaranteed products and the excellent customer service, which is the cornerstone of our reputation. Understanding the needs of our clients allows us to provide them with the efficient and competent service they have come to expect.

Whether you're saving for retirement or a short-term project, Beneva lets you grow your assets with peace of mind. The amounts invested in Beneva's investment products are covered by Assuris.

For more information,
go to beneva.ca.

beneva

Savings products are issued by Beneva Inc. and distributed by Beneva Inc. and its authorized partners.
© Beneva Inc. 2023 TM Beneva name and logo are registered trademarks of Beneva Group Inc. used under licence.