

Products overview

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

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

* 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 guarantee and without guarantee 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, 3 or 25 illnesses and child coverage, 29 illnesses
- Competitive 10-year and 20-year term solutions
- 4 return of premiums:
 - On death;
 - At expiry;
 - On cancellation or at expiry (15 years);
 - On cancellation or at expiry (20 years).
- Built-in supplementary benefit of 15% of the insurance amount, up to \$50,000, covering 8 non life-threatening conditions
- A full range of assistance services (second medical opinion and other medical and administrative services) **included**

Permanent Life Insurance — Lifetime guarantee

- Many plans are offered: Whole Life 20, Whole Life 100, Enhanced Term 100 and Term 100
- Competitive premiums and values
- Cash values starting at year 10 (WL20 and WL100)
- Enhanced Term 100: Distinctive solution that offers cash values at age 75, if the contract has been in force for a minimum of 10 years
- Reduced paid-up insurance from the 10th policy year (WL20, WL100 and Enhanced Term 100)
- 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 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.

Individual insurance of persons is underwritten by Beneva Inc. and distributed by Beneva Financial Advisors and its authorized partners.
© Beneva Inc. 2025 TM Beneva name and logo are registered trademarks of Beneva Group Inc. used under licence.