

life and health
insurance

Permanent life insurance



beneva

Discover all the advantages of a Beneva permanent life insurance!

Regardless of which plan you choose, you will benefit from the following advantages:

- **Guaranteed premiums:** your premiums are guaranteed and payable according to the plan type chosen
- **Guaranteed protections:** you know in advance of the amount you will receive or leave to your heirs
- **Competitive guaranteed cash values¹** allowing you to obtain guaranteed accumulated cash as of the 10th policy anniversary
- **Reduced paid-up protection²** allowing you to free your insurance policy from any premium payments as of the 10th policy anniversary, provided that a reduced insurance amount is maintained for the rest of your life
- **Extreme Disability Benefit (EDB):** this benefit is included in your coverage at no additional cost, allowing you to obtain an advance payment of 50% of the life insurance amount in case of an extreme disability

Whatever your needs may be, our permanent life insurance plans will meet your expectations.

Here are a few examples of how our Whole Life 20, Whole Life 100, Enhanced Term 100 and Term 100 plans can adapt to your lifestyle, at every stage of your life.

Whole Life 20

Offer a valuable gift to your children or your grandchildren! With our Whole Life 20, you will be free from any premium payments after 20 years and your loved ones will be protected for the rest of their lives.

In the future, they will have the opportunity to use the cash value of their insurance policy for their own projects, such as buying a car or paying for a trip.

Whole Life 100

Do you have a family with young children and long-term obligations?

Our Whole Life 100 offers different concepts (Individual, Multi-Life, Joint First to Die and Joint Last to Die) that will help preserve the standard of living of your loved ones. The tax-free death benefit will allow you to leave a tax-free inheritance to your children.

In addition, you will be equipped to cope with the unexpected with the possibility to withdraw cash value. You will be able to surrender all or part of your policy to provide a cash flow resulting from the loss of a job, for example.

Enhanced Term 100

Our Enhanced Term 100 offers you more for your money.

You wish to be able to stop paying your premiums for any reason? You may do so once your contract has been in force for 10 years. Therefore, you will get back 100% of the premiums paid as reduced insurance coverage.³

Term 100

Simple and affordable, our Term 100 meets your permanent lifetime protection needs at a constant cost that will never increase. Are you about to become a parent and want to protect your family?

Whatever your situation may be, the different concepts available (Individual, Multi-Life, Joint First to Die and Joint Last to Die) will surely satisfy your needs, allowing you to safeguard your family's financial security

1. Cash values are included in Whole Life 20, Whole Life 100 plans and Enhanced Term 100 plans (at age 75, if the contract has been in force for a minimum of 10 years).

2. Reduced paid-up protection is included in Whole Life 20, Whole Life 100 and Enhanced Term 100 plans.

3. Some conditions, restrictions and exclusions apply.

Enjoy a lifetime of guaranteed protection!

Once you're insured, it's for life, no matter what your health condition may be. With our permanent life insurance products, the choice is yours!

In addition, we offer you the flexibility to decide what your premium payment duration will be. You are free to choose from plans with premiums payable for 20 years or until age 100. Our permanent life plans can be combined with your term protection needs (term of 10 to 40) without additional contract fees.

You may complement your coverage with the following additional benefits:

- Critical Illness Rider: \$20,000 coverage for the 3 most common illnesses
- Child Rider: a life insurance protection for your dependent children up to age 25
- Waiver of Premium in case of total disability
- Accidental Death and Dismemberment
- Benefit in case of fracture

Our complete line of products and additional benefits allow us to offer customized coverage that satisfies your needs and gives you peace of mind.

Please do not hesitate to contact your advisor, who will be pleased to provide you with all the information you need. For more information, go to beneva.ca.



About Beneva

In 2020, La Capitale and SSQ Insurance, two very solid mutual insurance companies, announced that they would come together to become Beneva.



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