

Life and health
insurance

Permanent life insurance



beneva

Discover all the advantages of 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 you choose
- **Guaranteed protection:** you'll know in advance 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, while maintaining your permanent life insurance with a reduced insurance amount
- **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 the event of an extreme disability

Regardless of your profile and state, 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 specific needs, at every stage of your life.

Whole Life 20

Offer your children or your grandchildren a valuable gift! With our Whole Life 20, you'll 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 can 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 your loved ones' standard of living. The death benefit allows you to leave a tax-free inheritance to your children.

Plus, you'll be equipped to cope with the unexpected with the option of surrendering your policy to provide extra cash flow should you lose your job, for example.

Enhanced Term 100

Our Enhanced Term 100 provides more bang for your buck.

Wish to stop paying your premiums for any reason? Once your contract has been in force for 10 years, you can, without losing a single penny. This means you would get back 100% of the premiums paid as reduced insurance coverage.³

Term 100

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

Regardless of your situation, one of our various concepts (individual, multi-life, joint first-to-die and joint last-to-die) is sure to satisfy your needs, allowing you to safeguard your family's financial security.

1. Cash surrender values are included with our Whole Life 20, Whole Life 100 and Enhanced Term 100 plans (starting at age 75, provided the policy has been in force for at least 10 years).

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

3. Certain conditions, restrictions and exclusions apply.

Enjoy guaranteed coverage for your entire life!

Once you're insured, it's for life, regardless of your state of health. With our permanent life insurance products, the choice is yours!

You get to decide what your premium payment duration will be. That means you can 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 years) without additional contract fees.

What's more, you can complete your coverage with one of the following additional benefits:

- Critical illness rider: \$20,000 coverage for the 3 most common diseases
- Child rider: life insurance coverage for your dependent children until age 25
- Waiver of premium in the event of total disability
- Accidental death and dismemberment
- Benefit in case of fracture
- Children's endorsement rider: critical illness coverage for your dependent children until age 25

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

**Contact your advisor for expert advice tailored to your needs.
For more information, go to beneva.ca.**





beneva