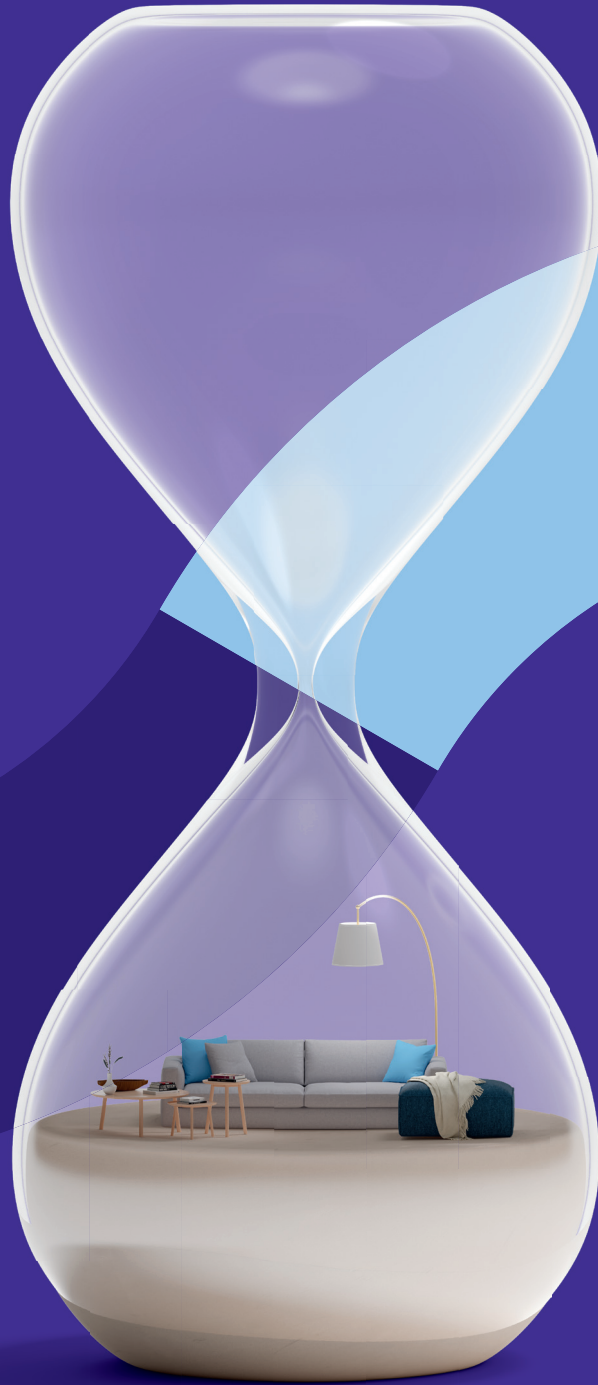


life and health
insurance

Term Plus



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Term Plus: an all-in-one insurance solution!

Term Plus is a multi-purpose life insurance product designed to offer a flexible, comprehensive and competitive solution tailored to meet your personal and business protection needs.

Plus, you have the option to enhance your life coverage by adding a disability benefit for credit protection, critical illness and other benefits, making for a complete insurance solution, all in one policy!

Plan ahead with a well-suited protection

- Coverage for personal loans and other debts
- Coverage for business loans and financial expenses
- Income protection
- Estate planning

Flexibility to meet your financial protection needs

- Select from a variety of term durations (10, 15, 20, 25, 30, 35 or 40 years), and combine multiple coverages under one policy.
- Renew your life insurance coverage every 5 years to meet your mortgage needs.
- Convert your life insurance coverage into a permanent life insurance without medical evidence.
- Choose to enhance your life insurance coverage with additional benefits for a complete protection.
- Preferred rates available, rewarding you for a healthy lifestyle.

Adapt the coverage to suit your changing needs.

Insurability benefit

The built-in guaranteed insurability benefit allows you to increase your insurance amount by 25% (up to \$100,000) without having to submit any additional medical evidence. You can rest assured with a protection that is tailored to your current and future needs.

Extreme disability benefit

In the unfortunate event of a prolonged extreme disability, you may receive a portion of your life insurance benefit (up to \$250,000) in advance. This benefit is included in your coverage at no additional cost.

Additional benefits to complete your coverage

Coverage in the event of total disability

Benefit from monthly compensation in the event of total disability to help you make payments related to your loans. This coverage allows you to fulfill your obligations while alleviating your financial concerns.

You have two options, one of which is to guarantee your monthly indemnity payments up to \$2,000 once the proof of the loan is provided at enrolment.

Total disability coverage

Benefit from a monthly indemnity to cover loan payments and other debts in case of total disability to help maintain your commitments and relieve financial worries.

Critical illness coverage

Opt for a highly affordable protection that covers the three most common illnesses: cancer, heart attack, and stroke. A lump-sum, tax-free benefit will be paid to you to ease your financial burden, enabling you to focus on your recovery.

Life insurance coverage for children

Enhance your coverage to include a life insurance benefit for all your dependent children for a complete family protection.

Waiver of premium in case of disability

Choose a waiver of premium benefit and you will be released from the obligation of paying your insurance premiums, should you become totally disabled.

Accidental death and dismemberment

Benefit from additional coverage in case of dismemberment or accidental death.

Benefit in case of fracture

Receive a benefit amount in case of accidental fracture or severance.

A simple choice!

Term Plus provides a flexible coverage, allowing you to satisfy your personal and business insurance needs at a competitive rate.

Choose a protection that alleviates financial setbacks!

In order to protect yourself, your family and your assets, Term Plus offers a tailored solution that meets your needs with benefits adapted to your lifestyle.

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.

Contact us

Policyholder Services

Toll free: 1-800-361-7420
Montreal: 514-282-7390

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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.

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