beneva

Beneva Guaranteed Investment Funds (GIF) Guarantee Reset

Beneva Inc. (Beneva), P.O. Box 10510, Station Sainte-Foy, Quebec, QC G1V 0A3

N.B. For all requests to change the guarantee option, please use the "*Beneva Guaranteed Investment Funds (GIF) Guarantee Option Change*" form (FRA1175).

For general provisions of the guarantee offered by Beneva Insurance, please refer to the *Information Folder and Contract* (BRA1620).

1. Information about the Investor

Last Name _____ First Name _____ Date of Birth Y Y Y Y M M D D

Please check one box only. The Equity GIA and the Beneva Guaranteed Income product cannot be reset.

Contract No.: _____ (guarantee in force **before** November 26, 2012).

☐ **I wish to reset only the guarantee in force after July 18, 2004.**

- This reset will result in the reset of my guarantee at maturity to its market value in effect at the time of the reset, multiplied by the applicable percentage (if the result is higher than the guaranteed value of my contract at maturity).
- **The guarantee upon death will not be affected.**
- This reset option may be used two times per calendar year.
- Maturity remains set at age 65 of the annuitant or, if less than 10 years remain before maturity, it is set at 10 years from the date of the reset.

Contract No.: _____ (guarantee in force **since** November 26, 2012).

☐ **I wish to reset the guarantee in force since November 26, 2012.**

- **The Basic guarantee is not eligible for resets.**
- This reset will reset my guarantee at maturity to its market value in effect at the time of the reset, multiplied by the applicable percentage (if the result is higher than the guaranteed value of my contract at maturity).
- **The guarantee upon death will not be affected.**
- This reset option may be used two times per calendar year, up to the annuitant's 85th birthday (up to the annuitant's 65th birthday for Newfoundland and Labrador LIRAs/LIFs).
- The application date of the guarantee upon maturity is recalculated based on the provisions of the first maturity date (refer to the Information *Folder and Contract* if necessary).

2. Authorization

I authorize Beneva Insurance to reset the guarantee as requested above.

X _____ Y Y Y Y M M D D

Investor's Signature Date

Investment

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The copy sent to Beneva constitutes the original document.