

life and health
insurance

Loan Insurance Solution

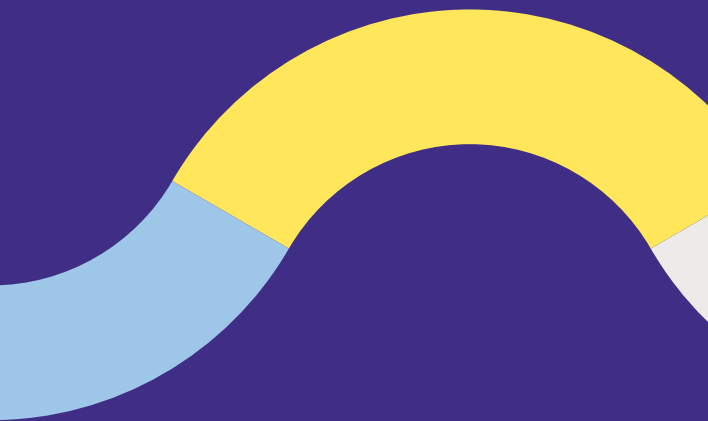
Protection covering
all your financing needs



beneva

Achieve your financial goals with peace of mind!

You've just been approved for the financing you need to make your dream project come true. Protect your financing by choosing Beneva Loan Insurance Solution, which offers you comprehensive coverage that can help you avoid financial worries in the event of death or disability. You and your family can have peace of mind, knowing that you are sheltered from any unforeseen events that could jeopardize your financial security.



Did you know?

- In the event of premature death, **30% of families with dependent children** confirm they would have immediate trouble meeting everyday living expenses.

LIMRA, Canadian Families at Risk – Facts About Life 2007

- In the event of premature death, **27% of families** could cover these expenses for only a few months.

LIMRA, Canadian Families at Risk – Facts About Life 2007

- According to Canada Mortgage and Housing Corporation (CMHC), only about 3% of home foreclosures are due to death, but some **48% are due to serious illness.**

Life Letter, August 2004

Borrowers often forget that debts don't go away even if they die or become disabled. They don't yet have a habit of insuring all their loans, which, in some cases, can lead to financial difficulties for them or their loved ones.

In contrast to the insurance offered by banks, which is designed to cover the needs of a group of individuals, Beneva Loan Insurance Solution is adapted to your specific needs.

Planning ahead for you and your family

It is easy to plan ahead and obtain reassuring coverage. This is what you can enjoy for all your types of financing loans when you choose Beneva Loan Insurance Solution.

This simple, flexible, comprehensive and easy-to-purchase insurance coverage can be tailored easily to the following types of financing vehicles:

- Personal line of credit
- Mortgage loan or line of credit
- Personal loan (automobile, boat, recreational vehicle, renovations, student, etc.)
- Commercial mortgage loan
- Agricultural loan
- Car lease

A complete range of benefits and features offered

- **Insurability verified** when you apply
- When you submit a claim:
 - **No integration of benefits:** Other payable benefits are not taken into account¹
 - No proof of loan required¹
 - No proof of income required
 - A policyholder (individual) may name another beneficiary of the monthly disability benefit (the insured or financial institutions)
- Your contract stays in force even **if you change financial institutions or financing methods**
- **Your premium is guaranteed** for the entire term of your contract

- You choose between a **fixed or decreasing insured amount**
- **In the event of disability, your choice of benefit term:** 2 years, 5 years or until expiry of the contract
- **Includes reimbursement of premiums** in the event of the loss of the policyholder's job

Beneva Loan Insurance Solution, you also have the option of:

- **Changing** your type of insurance
- Benefiting from the following coverages: **Total loss of autonomy benefit and the advance death benefit**
- **Applying for a Disability Income benefit** for your homemaker spouse
- Applying for **the Provider Rider**, which guarantees monthly income for your loved ones
- Applying for **10-, 20-, 25-, 30- or 35-year Fixed-Term Critical Illness Insurance**
- **Exchanging the contract term** for a longer term during the first 5 years, without evidence of insurability²

Consult your financial security advisor to learn more about Credit Protection Insurance and determine your financing insurance needs.

Protect your financing and make your dreams come true

1. If you provided proof of loan at the time of issue and if the benefit amount is \$2,000 or less.
2. Some conditions, restrictions and exclusions apply.

Guided by the values of mutualism on which it was founded, Beneva works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits of Beneva products, contact us or visit our website.

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