

life and health
insurance

Children's Insurance Solution

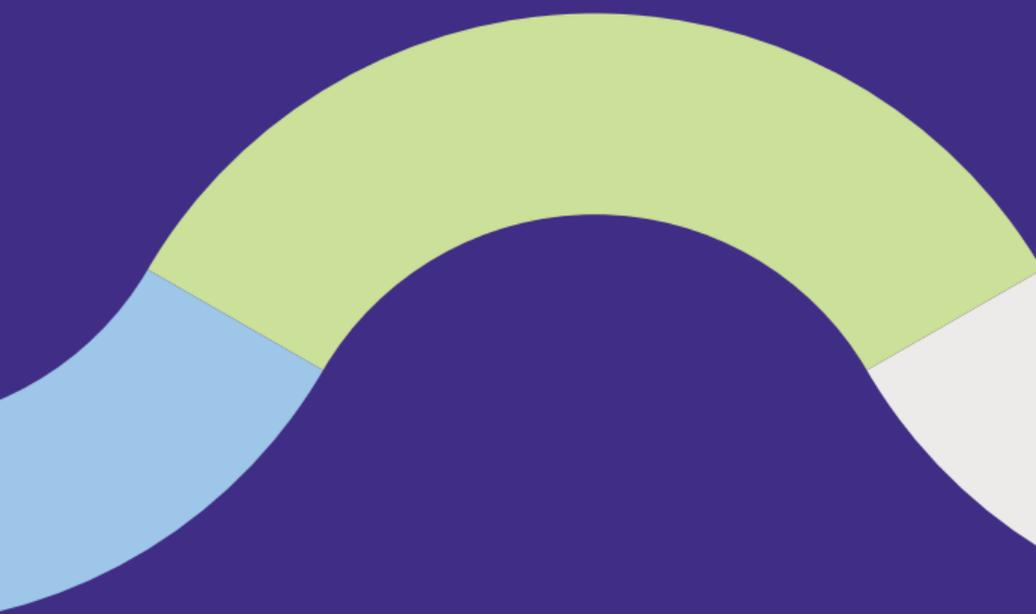
Life, Critical Illness and
Accidental Fracture
Insurance



beneva

Multiple coverage in a single contract at an affordable cost

Children's Insurance Solution offers a complete range of coverage to protect all family members in the event of death, critical illness or accidental fracture. A comprehensive, simple, flexible and affordable formula.



Benefits of Children's Insurance Solution

Under the coverage provided by Children's Insurance Solution, each member of your family, from the youngest to the oldest, has access to customized protection that can be adapted to the different stages of their life.⁴

- Basic life and critical illness insurance for a limited period or for life
- Additional benefits can be added as needed:
 - Children's Life Insurance
 - Children's Critical Illness Insurance (16 covered illnesses or surgeries)
 - Accidental Fracture Insurance for all family members (up to a maximum of \$25,000)
- Allows you to be at your child's side in the event of a critical illness
- Obtain several types of coverage under one single contract
- Pay a pre-determined premium for the duration of the contract

Multiple coverage in one single contract. Save time and money.

4. Subject to the coverage selected. Some conditions, exclusions and restrictions apply.

You want the best for your family while staying on budget. That's why you should choose Children's Insurance Solution from Beneva for coverage that is **comprehensive, simple, flexible, accessible and affordable**.

Comprehensive

Children's Insurance Solution provides various benefits such as life and critical illness insurance, to which you can add additional benefits.

All family members can be insured, including unborn children.¹

Simple

All coverage is bundled in one single contract, saving you multiple administrative documents.

Flexible

Children's Insurance Solution can be adapted to the development and needs of your family since it allows you to modify certain benefits over time.

Accessible

Your advisor will meet with you to clearly explain the benefits and terms of the various coverages offered by Children's Insurance Solution. Fewer procedures save you precious time.

Affordable

With multiple coverage bundled in one single contract, you pay less. In addition, your monthly premium rate is pre-determined for the term of your contract.

1. Some conditions, exclusions and restrictions apply.

2. Available in Quebec only.

3. Power of attorney must be provided in anticipation of possible incapacity.

Protect your estate

Along with the numerous benefits of Children's Insurance Solution, it allows you to more effectively manage your assets.

- It gives you the means to meet your financial commitments in times of difficulty.
- Your family won't have to worry about managing a lump sum or having to dip into their hard-earned savings.
- Your family's current standard of living will be protected.

Simplified capital management

By choosing life insurance with an insured amount that is payable in monthly benefits, maintaining the family budget is easier and mid- and long-term financial planning is greatly facilitated.

Succession advantage included²

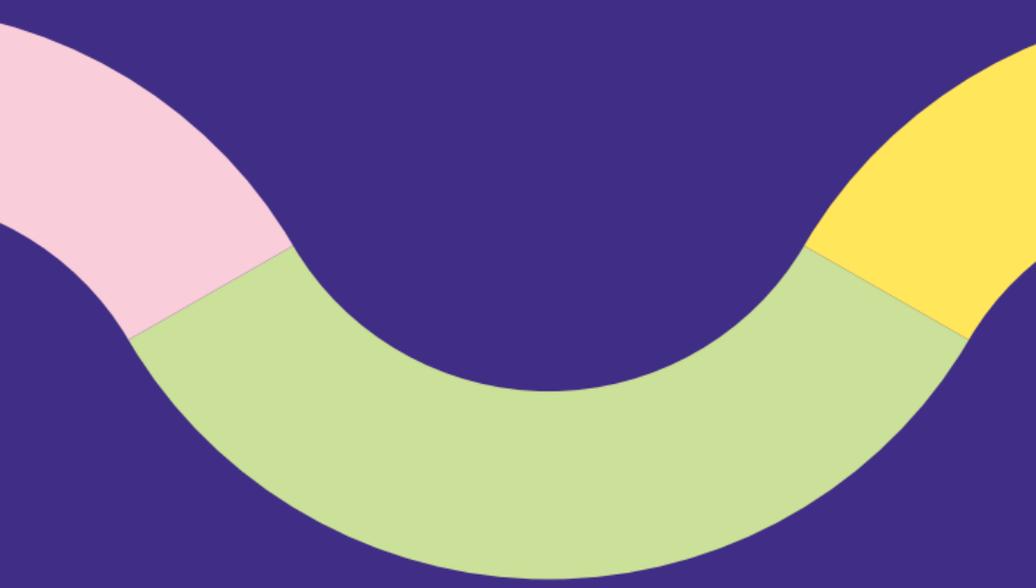
This coverage provides for the reimbursement of legal fees and expenses of up to \$1,000, for the duration of the contract, for liquidating the insured's estate, probating the insured's will, arranging for protective supervision of a person of full age (adult guardianship) or certifying a mandate of incapacity or power of attorney³ for the insured.

A complete range of simple, flexible and affordable benefits.

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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