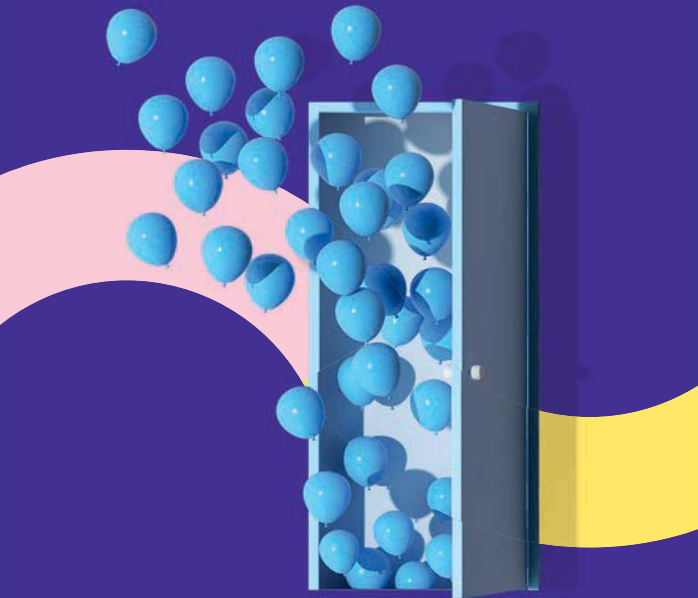


savings and  
investments

# Retirement income

LifeAnew

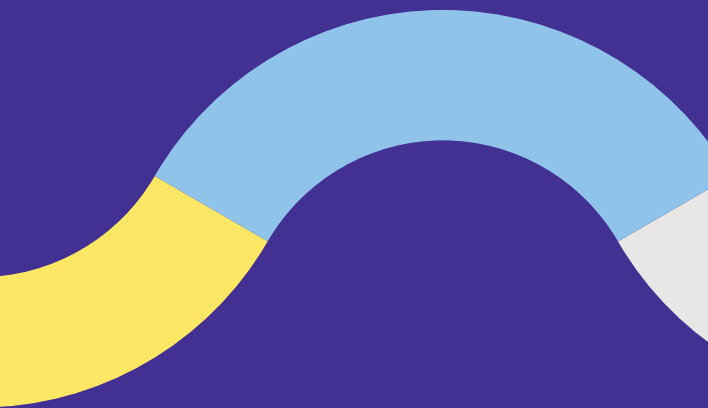
A deferred life annuity that's  
100% guaranteed for life



beneva

# Maintain your standard of living when you retire

If you are between the ages of 40 and 60 and you want to plan your retirement income, LifeAnew is for you. This deferred life annuity, unlike anything else on the market and tax-deductible as an RRSP contribution, will provide you with a retirement income or income supplement that is 100% guaranteed for life. With LifeAnew, you'll know exactly how much you need to save today to generate the income you desire for your retirement.



# Benefits of the LifeAnew Deferred Life Annuity

- **Unlike anything else** on the market and **exclusive** to Beneva
- **Tax deductible** as an RRSP contribution
- Eligible for a locked-in retirement account (LIRA registered in Quebec and Ontario only)
- **Simple, guaranteed** and with **no unpleasant surprises** – find out today exactly how much you need to save to get the retirement income you want
- A way to save money without worrying about stock market fluctuations

# 100%

**Annuity payments that are 100% guaranteed for life by Beneva and Assuris**

## A solution for individuals age 40 to 60

Many individuals between the ages of 40 and 60 worry about having enough money when they retire, whether or not they have a pension plan. This is particularly true for individuals who are self-employed, contract workers and those who don't have access to an employer-sponsored pension plan.

LifeAnew is a simple product that enables individuals to have a sound financial strategy for retirement by combining the stability of savings with a guaranteed return throughout the accumulation period of 10 years or more.

In fact, LifeAnew enables individuals to find out today exactly how much they need to save for retirement. It provides retirement income or an income supplement that is 100% guaranteed for life.

## Simple, worry-free and reliable

Due to its simplicity of design and the guarantee of retirement income, LifeAnew is a one-of-a-kind annuity product.

- You can invest amounts periodically over a minimum period of 10 years or in a single lump sum, as tax-deductible RRSP contributions.
- LifeAnew is eligible for a locked-in retirement account (LIRA), which is an excellent vehicle for defined benefit retirement plan transfers.
- Following the accumulation period, you will receive a retirement income or income supplement that is 100% guaranteed by Beneva and Assuris.<sup>1</sup>
- You give yourself the guarantee of a stable and secure investment offering protection against fluctuations in global financial markets and economic crises.
- This annuity is guaranteed over your entire lifetime, even if you live to be a hundred.

1. Subject to the limits authorized by Assuris.

## The figures speak for themselves

Have you ever wondered how much money you will need in retirement in order to maintain your current standard of living? You will need **70 to 80%** of your gross average annual income to accomplish your goals.

LifeAnew can make all the difference between just getting by and enjoying a more luxurious retirement without affecting your current standard of living.

### Some facts and figures:

- In the past, people worked for an average of 45 years and retired at age 65. The average life expectancy after retirement was around 7 years.
- Today, people tend to enter the job market between the ages of 20 and 30 and work for some 30 to 35 years. Life expectancy has since increased by an average of 17 years for men and by 21 years for women, which prolongs the retirement period considerably.
- Public pension plans provide basic coverage at retirement.
- If you've been contributing to a pension plan for only a few years, the major source of your retirement income will need to come from your personal savings.

You'll therefore need to have a good savings strategy to plan your retirement. The LifeAnew retirement income product is designed to enable you to enjoy a retirement that meets your expectations, with income that's 100% guaranteed for life.

**Federal Old Age Security Program (OASP) at age 65**

15%

10% to 30%

**Savings**

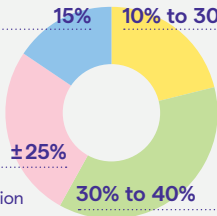
For a higher standard of living or in the case of partially indexed pension plans.

**Provincial/ Federal plan**  
(e.g. the Quebec Pension Plan [QPP] in Quebec or Canada Pension Plan [CPP] in Ontario and other provinces, etc.)

± 25%

30% to 40%

**Private retirement plans and savings**  
(employer's pension plan, RRSP, TFSA, other personal savings, etc.)



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 associated with Beneva's products, contact us or visit our website.

[beneva.ca](https://beneva.ca)



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100%