

life and health
insurance

Permanent Life Insurance

Enhanced T100

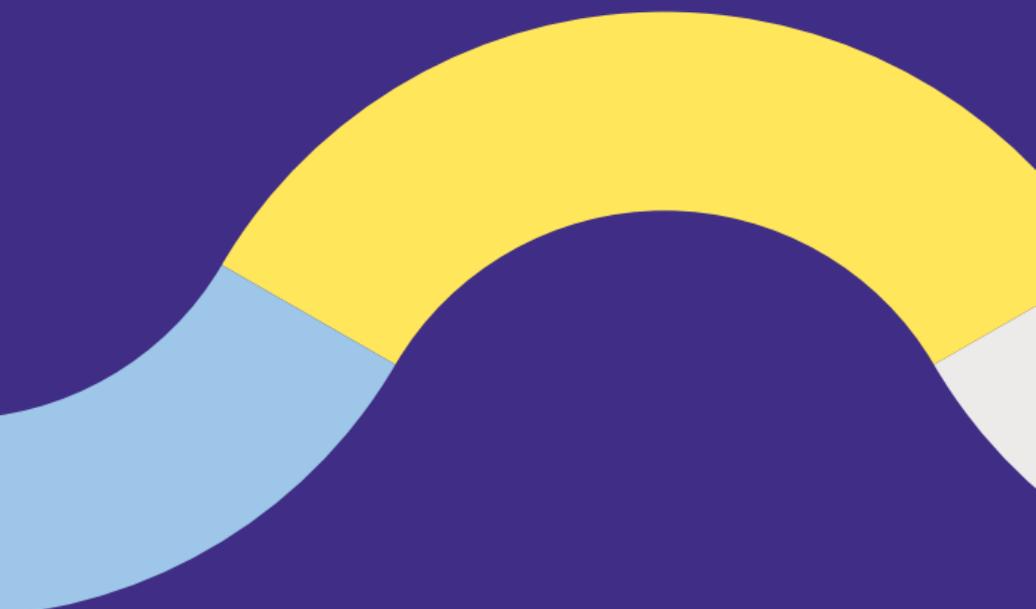


beneva

A product that gives you more options and greater coverage

Enhanced T100 is a Permanent Life Insurance product you can purchase up to age 80 on an individual basis and from age 18 to age 70 on a joint basis. Benefit from permanent protection that varies from \$10,000 to \$2,000,000 with premium rates that are payable and guaranteed for life.

Enhanced T100 covers you for life and includes a number of attractive features.

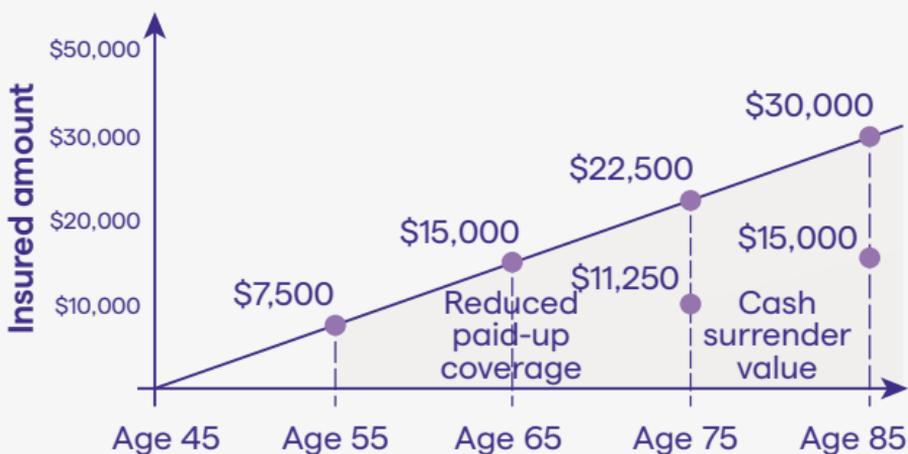


After 10 years, you get reduced paid-up coverage with no further premium payments

In the event that you wish to stop paying your premiums for any reason, you may do so once your contract has been in force for 10 years and obtain **reduced paid-up insurance coverage with no further premium payment required**.¹ The insured amount² will then be equivalent to the total of the premiums you have paid,³ up to a maximum of 75% of the insured amount in force at the time. This amount will be paid to your beneficiaries upon your death.

This way, you enjoy reduced insurance coverage without having to continue paying your premiums.

Example for a 45-year-old male non-smoker, with an insured amount of \$50,000 and a premium of \$750¹



Surrender your insurance policy as of your 75th birthday

Once you reach age 75,⁴ you can cancel your insurance contract and receive a **surrender value**. This amount corresponds to 50% of the premiums you have paid³ without exceeding 50% of the insured amount in force at the time. That puts money back in your hands—money you can use to make a dream project come true such as travel, help out your children financially, fund your grandchildren's education, protect your quality of life in the event of illness, etc.

Other good reasons to choose Enhanced T100

In addition to giving you coverage for life, Enhanced T100 has many other advantages:

- It offers protection in the event of a **total loss of autonomy** before age 60 and gives you access to a living benefit equivalent to 50% of the insured amount in force at the time, up to a maximum of \$200,000¹
- It gives you a way to **build an inheritance** for your loved ones
- It enables your loved ones **to maintain the same standard of living** following your death
- It **guarantees your premium** amount for the life of your contract, so you have no unpleasant surprises

Fixed premiums and additional benefits for greater peace of mind

And there are **no unpleasant surprises** in store for you with Enhanced T100, as your premiums stay the same for the entire time your policy is in force.

Succession Advantage included⁵

This benefit provides for the reimbursement of **up to \$1,000⁵ in legal fees and expenses**, for the duration of the contract, if they are associated with liquidation of the insured's estate, probate of the insured's will, the arrangement of protective supervision of a person of full age (adult guardianship) of the insured or court approval of the insured's protection mandate.

With Enhanced T100, you get more for your money than with other permanent coverages.

1. Some conditions, restrictions and exclusions apply.

2. Additional benefits and riders must be cancelled. The paid-up insurance contract has no surrender value.

3. Excluding annual policy fees, premiums for additional benefits, riders and any extra premiums, where applicable.

4. The contract must be in force for a minimum of 10 years.

5. Available in Quebec only.

Advantages of Enhanced T100

- Possible recovery of 100% of the premiums paid³ starting in the 10th policy year in the form of reduced paid-up insurance²
- Recovery, in the form of cash surrender value, of 50% of the premiums paid³ on cancellation of your contract at age 75⁴
- Total loss of autonomy benefit

This coverage can also be enhanced with additional benefits and riders including:

- Critical Illness coverage for adults and children
- Waiver of premium in the event of disability or death
- Disability income benefit
- Permanent Life Insurance rider
- Children's Life Insurance rider

Fixed permanent insurance for life

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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