

life and health  
insurance

# Permanent Life Insurance

Simplified Advantage  
for people age 40 to 80,  
with no medical exam

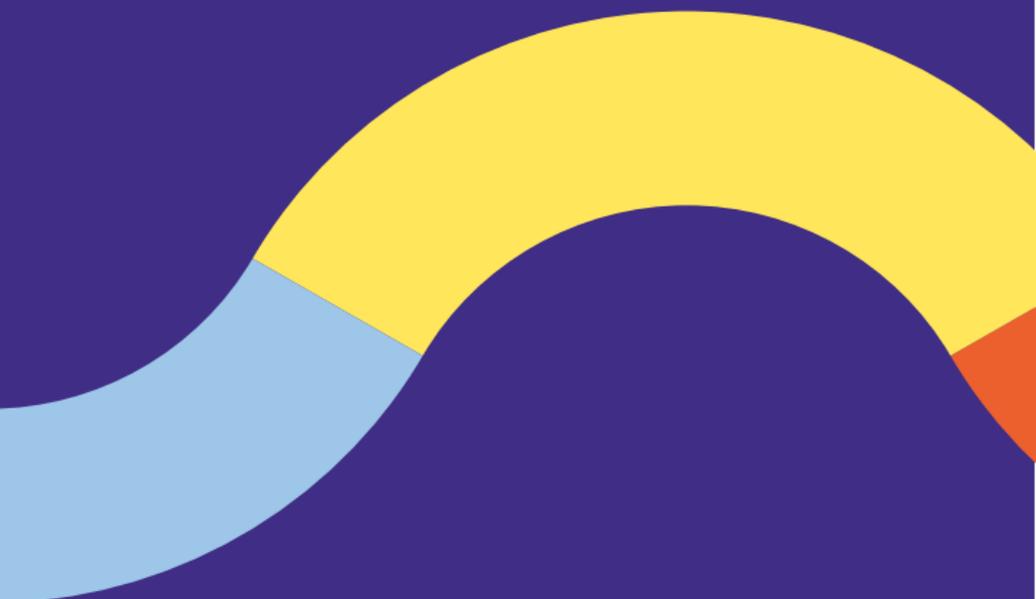


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# Up to \$100,000<sup>1</sup> of Life Insurance, with no medical exam

Simplified Advantage is coverage that lasts your entire lifetime. Enrolment is quick and easy, and you don't need to have a medical exam or blood test.

This coverage enables you to leave between \$5,000 and \$100,000<sup>1</sup> to your loved ones. It provides funds to cover the unavoidable expenses associated with death, such as funeral expenses, payment of debts or income taxes, so that the estate you want to leave behind is preserved.



# Main features of Simplified Advantage

## Age at issue

40 to 80 years

## Insured amount<sup>1</sup>

A coverage amount that varies from \$5,000 to \$100,000.<sup>1</sup> The amount will be doubled in the event of accidental death before age 85. Your beneficiary could receive up to \$200,000.

## Affordable, guaranteed premium

The amount of your monthly premium is established when you apply, based on your age and your smoker or non-smoker status. It is fixed and guaranteed for the duration of the contract.

## Accelerated payment benefit

If you are diagnosed with a terminal illness involving a life expectancy of less than two years, or if you receive a vital organ transplant, the Insurer will make an accelerated benefit payment of up to 50% of the insured amount. The balance of the insured amount will be payable upon your death. This coverage applies only 24 months after the effective date of the insurance contract and is subject to receipt of a medical report.



# Enrol in Simplified Advantage

Enrolment is quick, easy and hassle-free, and you don't need to have a medical exam or blood test. To be eligible, you must be able to answer No to the questions in the application form.

## Important information

### Guaranteed surrender value

With Simplified Advantage, you build up a surrender value that will be returned to you if you decide to cancel your coverage.<sup>2</sup>

### Reduced paid-up insurance

With **Simplified Advantage**, if something unexpected were to happen financially, you can choose to stop paying premiums and remain covered for a lower amount.<sup>3</sup>

### Succession Advantage included<sup>4</sup>

This benefit provides for the reimbursement of up to \$1,000 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 probate of the insured's mandate in anticipation of incapacity.

## Multiple insurance

If you are age 70 or less when applying, the amount of insurance, combined with any amount of insurance already in force under an existing **Simplified Advantage** policy, may not exceed \$100,000. If you are age 71 or more when applying, the amount of insurance, combined with any amount of insurance already in force under an existing **Simplified Advantage** policy, may not exceed \$50,000.

## Restrictions and exclusions

### In the event of suicide

No benefit shall be payable in the event the insured commits suicide during the first two years of insurance. Furthermore, the benefit for accidental death is not payable in the event the insured commits suicide, regardless of the length of time the contract has been in force.

### In the event of an accident

The accidental death benefit does not apply if the insured dies:

- As a result of suicide or attempted suicide, or from self-inflicted injuries, whether sane or insane
- While taking part or attempting to take part in a criminal act
- While operating a motor vehicle with a blood alcohol level beyond the legal limit, or while under the influence of drugs
- During a military operation, an act of terrorism or war, whether declared or not, or while taking part in a riot or insurrection
- When on a flight, other than as an ordinary passenger on a regular commercial flight, as well as when involved in dangerous sports such as scuba diving or skydiving
- As a result of injuries that have produced no visible wounds or contusions on the surface of the body, except in the case of accidental drowning.

**Simplified Advantage:  
quick and easy enrolment  
with no medical exam  
or blood test**



# Why choose Simplified Advantage?

- No medical exam or blood test
- Quick, easy and hassle-free enrolment
- Doubled insured amount in the event of accidental death before age 85
- Fixed, guaranteed premiums
- Payment of a living benefit of up to 50% of your coverage in the event of shortened life expectancy
- Succession Advantage included<sup>4</sup>
- Coverage valid anywhere in the world
- Guaranteed surrender value

**Up to \$100,000<sup>1</sup>  
of insurance coverage**

1. Up to \$100,000 of insurance coverage if you are age 40 to 70 when submitting the application.

Up to \$50,000 of insurance coverage if you are age 71 to 80 when submitting the application.

2. Some conditions, restrictions and exclusions apply.

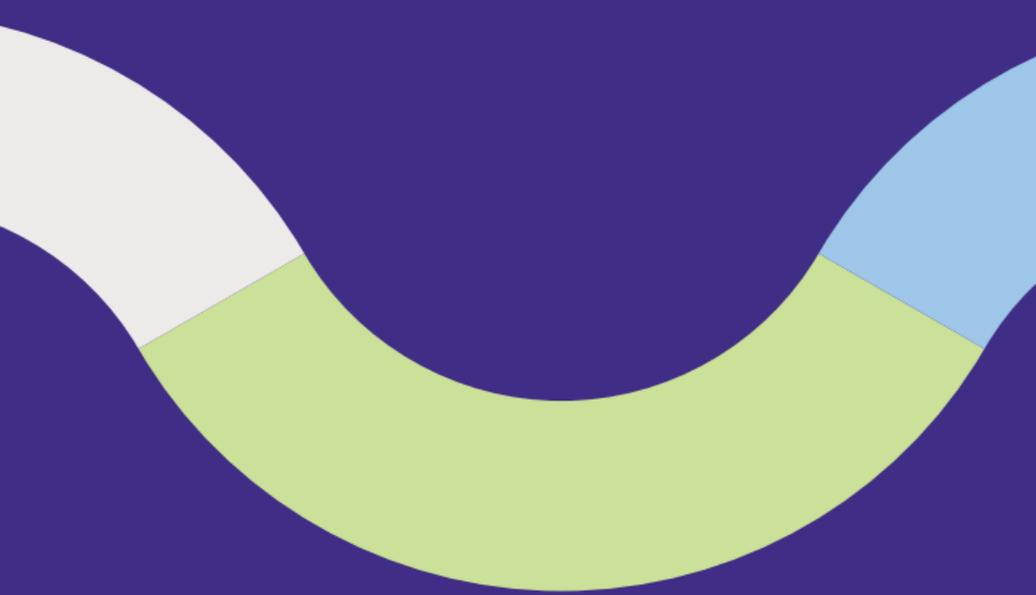
3. Subject to the accumulated surrender value.

4. Available in Quebec only.

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.

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



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