

LIFE AND HEALTH
INSURANCE

Term Plus



beneva

Term Plus: an all-in-one insurance solution!

Term Plus is a multi-purpose life insurance product designed to offer a flexible, comprehensive and affordable solution tailored to meet your personal and business protection needs.

Plus, you have the option to enhance your life insurance coverage by adding credit protection in the event of disability, critical illness coverage and other additional benefits, making for a complete insurance solution, all in one policy!

Plan your financial security

- Coverage for personal loans and other debts
- Coverage for business loans and financial expenses
- Income protection
- Estate planning

Flexibility to meet your financial protection needs

- Select from a variety of term durations (10, 15, 20, 25, 30, 35 or 40 years), and combine multiple coverages under one policy.
- Renew your life insurance coverage **every 5 years** to meet your mortgage needs.
- Take advantage of our exchange program, which features two key components: **exchange privilege** and **partial conversion with term carryover** without evidence of insurability. Available **from the 1st year**.
- Convert your term life insurance into permanent life insurance without evidence of insurability.
- Enhance your life insurance with additional benefits for comprehensive coverage.
- Take advantage of a preferred premium rate that rewards you for a healthy lifestyle.

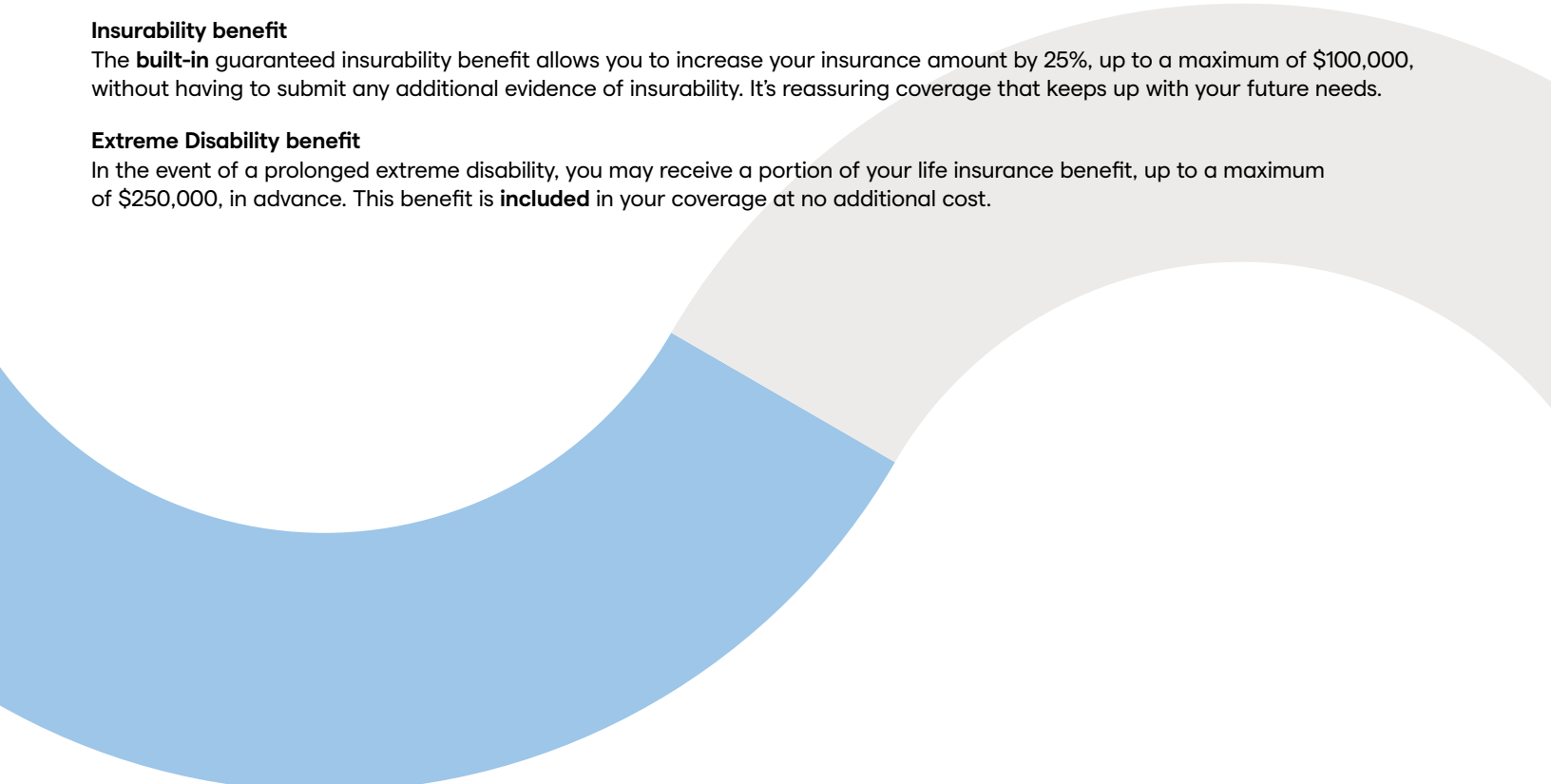
Adapt the coverage to suit your changing needs.

Insurability benefit

The **built-in** guaranteed insurability benefit allows you to increase your insurance amount by 25%, up to a maximum of \$100,000, without having to submit any additional evidence of insurability. It's reassuring coverage that keeps up with your future needs.

Extreme Disability benefit

In the event of a prolonged extreme disability, you may receive a portion of your life insurance benefit, up to a maximum of \$250,000, in advance. This benefit is **included** in your coverage at no additional cost.



Complete your coverage with additional benefits

Coverage in the event of total disability

Benefit from monthly compensation in the event of total disability to help you make payments related to your loans. This coverage allows you to fulfill your obligations while alleviating your financial concerns.

You have two options, one of which is to guarantee your monthly indemnity payments up to \$2,000 once proof of the loan is provided at enrolment.

Coverage in the event of critical illness

Get highly affordable coverage for the three most common illnesses: cancer, severe heart attack and stroke. A lump-sum, tax-free benefit will be paid to you to ease your financial burden, enabling you to focus on your recovery.

Insurance coverage for children

Enhance your coverage to include a life and a critical illness insurance for all your dependent children and protect your whole family.

Waiver of premiums in the event of total disability

Choose this benefit and your premiums will be waived should you become totally disabled.

Accidental death and dismemberment

Get additional coverage in case of dismemberment or accidental death.

Benefit in case of fracture

Receive a benefit amount in case of accidental fracture or severance.

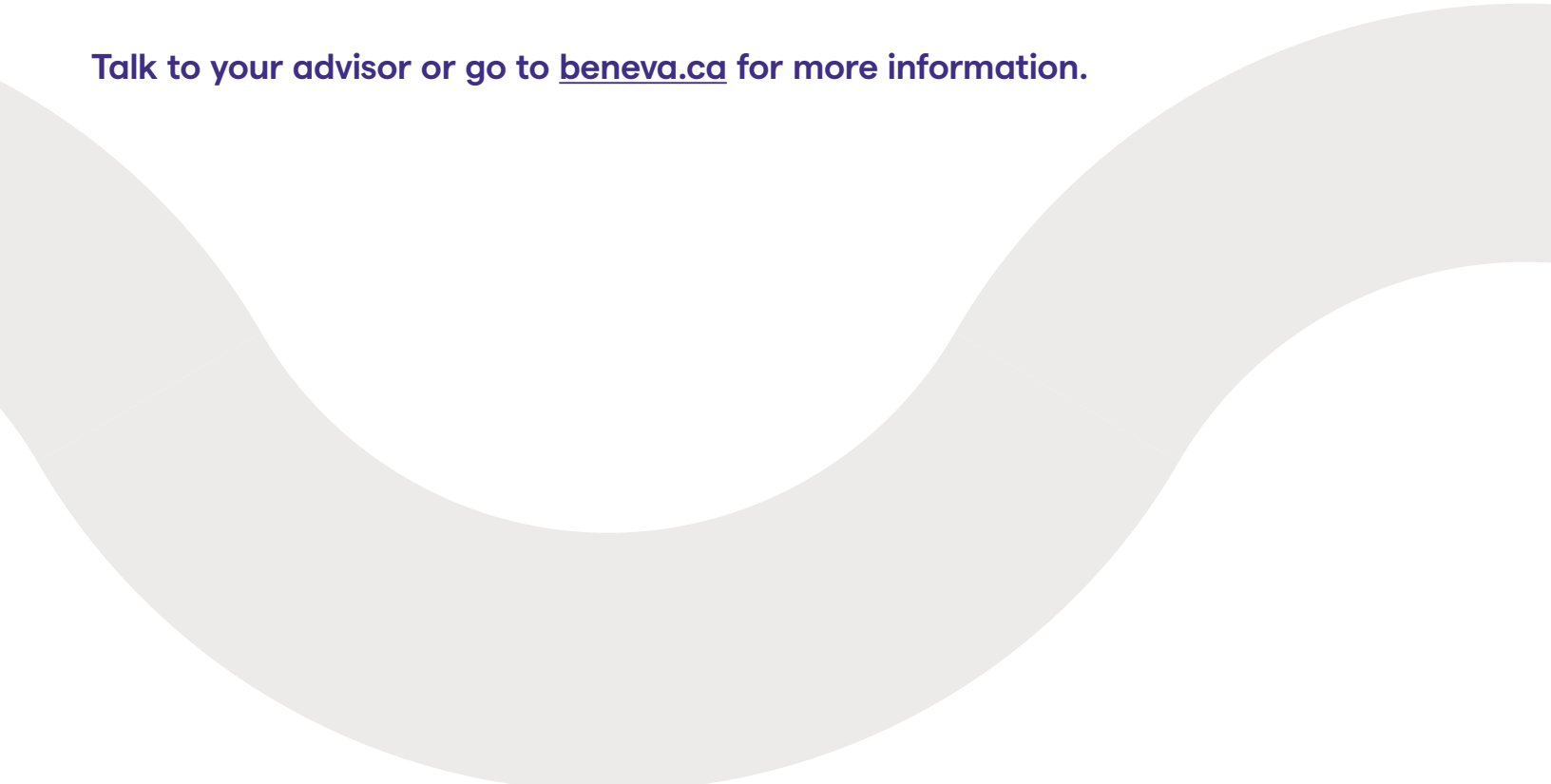
A simple choice!

Whether it's to cover your personal or commercial insurance needs, Term Plus provides an affordable, flexible and complete solution!

Flexible coverage for the financial peace of mind you deserve!

Protect your financial security, assets and loved ones with term Plus, an insurance solution that provides benefits that adapt to the various stages of your life.

Talk to your advisor or go to beneva.ca for more information.

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To reach us

Service for insured persons

Toll free: 1 800 361-7420
Montreal: 514 282-7390

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This document provides a summary of an insurance product offered by Beneva Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.

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