

Savings and  
Investments

# High-Yield Account

A true high-yield  
savings account



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The High-Yield Account is an investment vehicle offered as a complement to our Beneva Investment Accounts, Beneva Guaranteed Investment Funds (GIFs) and Guaranteed Interest Accounts (GIAs).

# Who is this product for?

**It is designed to meet specific investment needs.**

- The High-Yield Account offers a great savings option for your future projects, perhaps a long-awaited trip or other family projects.
- It is an interesting financial vehicle that can be used to create a “safety cushion” to weather out unexpected storms.
- It is an ideal way to diversify your portfolio and procure liquid assets.
- If you are looking for stability in your investment income and cannot afford fluctuations in your capital, then this product is right for you.



The interest rate is annualized. Beneva Inc., Life Insurance Company Inc. reserves the right to change the interest rate without prior notice. Any interest earned is automatically reinvested.

Payment of interest earned is not an option offered. The Beneva's High Yield Account is covered by *Assuris*. Find out more details in *Assuris* flyer. The High-Yield Account is a daily interest account. For details concerning the provisions of this financial product and annuity contracts, please refer to the Information Folder and Contract.

# Features of the High-Yield Account

## High-yield

The interest rate is adjusted daily in accordance with the High-Yield Account schedule in effect.

An alternative to the Beneva Money Market GIF for amounts waiting to be invested

A convenient solution to make one's money work

Income generation is relatively stable

## No fees

- No set-up fees
- No withdrawal fees

## Flexibility and accessibility

Minimum lump-sum purchase of \$400

Offered for individual contracts (registered and non-registered): RRSP, TFSA, NRSP, RRIF, Locked-in plans, etc.

Redeemable in whole or in part, at any time

Easy and simple to transfer to other Beneva Insurance products (Beneva GIFs and GIAs)

Daily asset value on our secure website makes it easy to track how your investment is doing

## Peace of mind

All the same advantages associated with our annuity contracts:

- Possible protection against creditors
- Designation of beneficiary (other than the estate)
- Capital guaranteed and protected by *Assuris*.

## A true high-yield savings account

The High-Yield Account offers advantages similar to those of a traditional bank account, but ensures a substantially higher rate of return.

**An ideal way to save for special projects  
or to help protect you from unexpected events!**

For more information,  
go to [beneva.ca](https://beneva.ca).

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