

Advisors – Wealth across generations for your clients

Beneva Private Wealth Management

Canadians are in the middle of a \$1 trillion transfer of wealth from the Boomer generation to their kids and grandkids. When these families take a multi-generational view of their finances, they can experience better investment, tax and estate planning with improved cost efficiency. Beneva Private Wealth Management (PWM) is designed to help you grow your practice by delivering wealth across generations.

The unique program has five powerful benefits for you and your clients:

1. Private portfolio design

Your clients' portfolios are custom-designed for their goals.

- Work directly with an Beneva Private Portfolio Manager
- Benefit from a pension-style portfolio design process
- Receive an expert portfolio review up to twice per year

2. Institutional asset managers

Your clients get best-of-the-best money managers handpicked for their goals. Our selection process is truly objective.

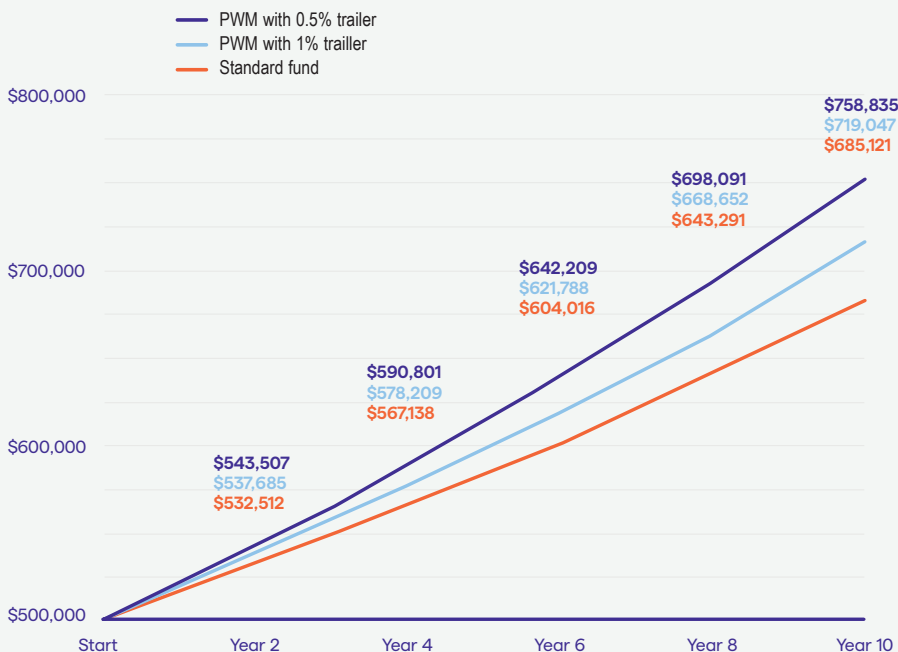
- Access to 40+ funds managed by close to 20 world-class institutional asset managers
- Selected based on rigorous and ongoing review
- Independent analysis of external managers

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3. Capital protection

Your clients benefit from built-in capital protection at maturity and upon death. They can invest up to age 100 with a 100% death benefit guarantee.¹

- Protection from volatility with up to 100% capital guarantee
- Potential creditor protection
- Fully guaranteed by Beneva. A Financial Strength rating of «A (excellent)», as well as an Issuer Credit rating of «a» were awarded by AM Best to all entities that make up Beneva Group Inc. (Beneva).



This example shows a \$500,000 investment in a balanced fund with a hypothetical 6% annual return before considering the MER. The MER varies first according to the choice of a fund, then according to whether it is in regular funds or in Beneva PWM, and finally, according to the % of trailer commission chosen. The scenarios reflect the variation in the estimated net return between the regular fund and Beneva PWM.

5. Compensation and support

Capitalize on this opportunity by engaging with the families in your book. We provide expert support and flexible compensation.

- Develop new clients with an Beneva Director of Business Development
- Execute like a pro with our Private Portfolio Managers, tools and resources
- Optional 2% upfront commission with 1% trailer starting in month 25

For more information, go to beneva.ca or contact one of our Beneva sales team members.

4. Lower fees for families

Your clients enjoy lower MERs when they invest \$500,000 or more. They can bundle accounts across the whole family to share the savings.

- Reduced management fees
- Bundle accounts across multiple family households
- Option to further reduce fees by lowering your trailer

PWM with 0.5% trailer	
MER	1.74%
Net return	4.26%
Result	\$758,835 (+ \$73,714)

PWM with 1% trailer	
MER	2.30%
Net return	3.70%
Result	\$719,047 (+ \$33,926)

Standard fund	
MER	2.80%
Net return	3.20%
Result	\$685,121

1. For contracts with the optimal capital guarantee option.
Subject to the guarantees offered upon maturity and upon death described herein, as the case may be, any amount allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.
Savings products are issued by Beneva Inc. and distributed by Beneva Inc. and its authorized partners.
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