Savings and Investments

Wealth across generations for your family

Beneva Private Wealth Management

When you take a multi-generational view of your finances, your family can experience better investment, tax and estate planning with improved cost efficiency. Beneva Private Wealth Management (PWM) is designed to help you and your advisor build wealth across generations.

This unique program has four powerful benefits for you and your family:

1. Private portfolio design

Your portfolio is custom-designed for your goals.

- Work with your advisor and 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

You get best-of-the-best money managers handpicked for your goals. Our selection process is truly objective, with no in-house managers.

- 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

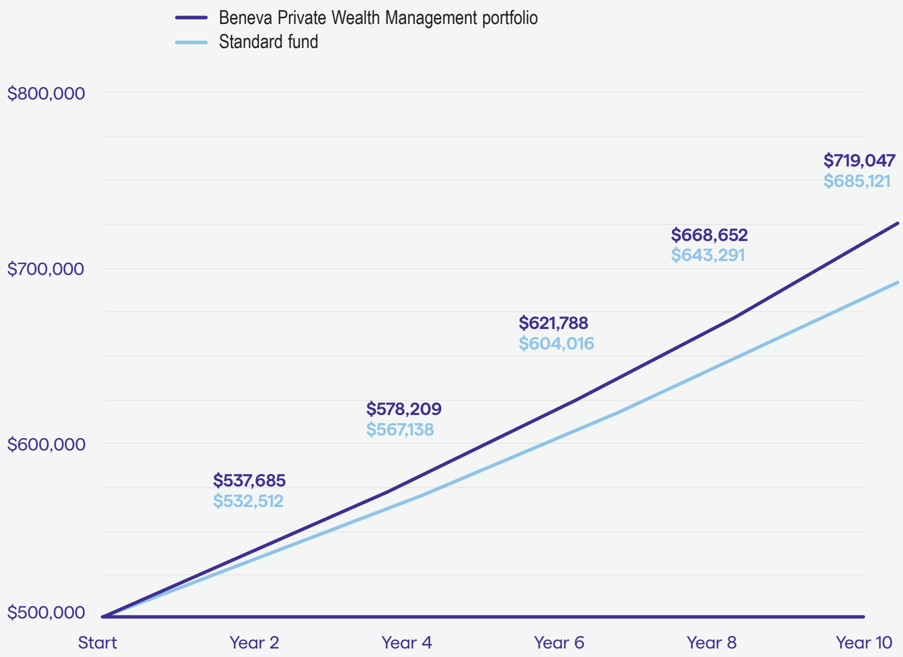
You benefit from built-in capital protection at maturity and upon death. You can invest up to age 100 with a 100% death benefit guarantee.

- Protection from volatility with up to 100% capital guarantee1
- 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).

4. Lower fees for your family

You enjoy lower management fees when you invest $500,000 or more. You can bundle accounts across your whole family to share the savings.

- Reduced management fees
- Bundle accounts across multiple family households
- Even kids and grandkids get access to Private Wealth services



Beneva Private Wealth Management portfolio	
Fee	2.3%
Net return	3.7%
Result	$719,047
	(+ 33 926 $)

Standard fund	
RFG	2.8%
Rendement net	3.2%
Résultat	$685,121

This example shows a $500,000 investment in a balanced fund with a hypothetical 6% annual return before considering the MER. The estimated annual net return on investment is 3.2% for the regular fund and 3.7% for Beneva PWM. The 0.5% difference corresponds to the savings in fees for the Beneva PWM client. The fee savings will vary depending on the fund selected.

Come out $33,926 ahead

Here's an example of the potential savings based on a $500,000 investment over ten years in one of our most popular portfolios. The fee reduction increases your average annual net return from 3.2% to 3.7%, putting you ahead by $33,926. With a larger investment or longer holding period, your potential savings will only increase.

To learn more, speak to your advisor.

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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