

life and health  
insurance

# Simplified Life Insurance



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# Your time is precious...

Don't waste it! Schedule an appointment with your advisor, answer a few questions and get insured – no medical exam required.

Your personal health status will determine your eligibility. Simplified Life Insurance is ideal for clients who are in good health. Guaranteed Issue Life Insurance, on the other hand, is ideal for clients who are hard to insure or in poor health. Acceptance is guaranteed.

## Which simplified life insurance is best for you?

It's not always easy to decide which life insurance product is best. Here's why simplified or guaranteed issue life insurance is perfect for people who want convenience and speed.

	Simplified Life Insurance	Guaranteed Issue Life Insurance
Insurance amount	Up to \$500,000	Up to \$50,000
Medical exam	No	No
Health	Relatively good	Poor or hard to insure
Purchasing through advisor	100% online	100% online
Contract issuance	60 minutes or less*	60 minutes or less*
Additional coverage options	None	None

Note: Certain conditions apply.  
\* For additional insurance applications submitted by an existing Beneva client, the policy delivery times may be longer.

# What about traditional insurance?

Consider traditional insurance when the following elements are important to you:

- You're thinking of getting additional coverage like critical illness, disability or optional life insurance for your spouse or dependents.
- You want an insurance amount of up to \$10 million.
- You want to pay a premium personalized to your health condition and lifestyle.
- Your medical condition is either not serious or under control.

## Time flies...

So make the best of these precious moments and protect those who count most: your loved ones. In 60 minutes or less, you can protect their financial security with a Beneva simplified or guaranteed issue life insurance product.

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



## Contact us

### Policyholder Services

Toll free: 1-800-361-7420

Montreal: 514 282-7390

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