

LIFE AND
HEALTH INSURANCE

You care about your overall well-being. And we're here to help you maintain it.



Eva is a clinical nurse. She's raising her two daughters, Rosalie and Nora on her own.

One day, a colleague of hers is diagnosed with a critical illness.

Eva starts to wonder: "What if it were to happen to me? How would I manage at home?"

beneva

People
protecting
people

The clear choice: critical illness insurance

This insurance will pay a lump sum if you're diagnosed with a covered critical illness.¹ You can use this money freely to pay bills, make your daily life easier or replace lost income.

- If you're young and healthy, you can get better rates and easier approval.
- Unlike disability insurance, this coverage does not depend on your ability to work.

Situation

Eva is age 41 and earns \$120,000 a year. Her daughters Rosalie and Nora attend a private school. Besides the mortgage and car loan, her children's education is the biggest household expense.

If Eva is diagnosed with a critical illness, these are some of the costs she can expect as she recovers.

Expenses	Details of needs	Costs (9 months)
Loss of income	Eva, who is off work for 9 months, loses 20% of her net income	\$16,000
Medical and related expenses	Travel to the hospital, meals, parking, uncovered medical expenses, etc.	\$10,400
Help with home maintenance	<ul style="list-style-type: none">• Housekeeping and meal preparation• Help with outdoor maintenance: lawn mowing, snow removal	\$7,500
Child care	Babysitting at home or in a school setting	\$9,400
Tutoring and children's activities	<ul style="list-style-type: none">• Help with homework and leisure activities• Private professional help (speech therapy)	\$6,700
Total		\$50,000

Costs related to Eva's illness factor in inflation.

Coverage scenarios: \$50,000

All coverage scenarios include access to a return of premiums (ROP).

T20 – 3 illnesses

\$31/month

with ROP in the event of death
\$32/month

Most affordable plan
Premiums increase every 20 years.

T20 – 25 illnesses

\$38/month

with ROP in the event of death
\$40/month

More comprehensive coverage with 25 illnesses included
and premiums increasing every 20 years.

T75 – 3 illnesses

\$46/month

with ROP20 and
ROP in the event of death
\$82/month

Fixed premium up to age 75

T75 – 25 illnesses

\$57/month

with ROP20 and
ROP in the event of death
\$103/month

More comprehensive coverage with 25 illnesses included
and a fixed premium until age 75.

With the ROP20 option, Eva can receive the full refund of premiums after 20 years if no covered critical illness is diagnosed. Additionally, with the ROP in the event of death, if Eva passes away before any diagnosis, her beneficiaries will receive 100% of the premiums paid.

Protect what you hold most dear!
Contact me and we'll review your options together.

1. The definition of covered illness, as set out in the contract, may include certain limitations. To fully understand your coverage, take the time to read it carefully. Life and health insurance is underwritten by Beneva Inc. | © Beneva Inc. 2025.™ The Beneva name and logo are registered trademarks of Beneva Group Inc. used under licence.