

Coverage that keeps up with you, no matter what happens.



A time-tested solution.

Julian is 35 years old. He's a municipal engineer, common-law partner and father of one-year-old Mila.

He benefits from a group insurance plan and will get temporary insurance to cover his mortgage.

But he knows that his group insurance could disappear if he changes jobs. He also realizes that his current coverage would not be sufficient if something unforeseen occurred.

Julian is looking for simple, durable and stable coverage.

He also doesn't want his loved ones to have to bear significant costs (often between \$15,000 and \$20,000) at the time of his death.

That's why he's now interested in permanent life insurance.

beneva

People
protecting
people

Julian's options

Whole Life Superior Value 20

Stability and peace of mind

- Lifetime coverage
- Fixed and guaranteed premiums for 20 years
- After 20 years, no more payments to make while the coverage remains in place
- In the event of his death: the insured amount is paid out simply and without hassle to the beneficiaries named in the contract

Significant and guaranteed cash value

- Flexible use:
 - Finance a project without borrowing
 - Get a policy loan
 - Purchase an annuity for retirement
 - Stop payments before the 20th year with a reduced insured amount.
 - Manage an unexpected event

Children's life insurance rider

- Life insurance coverage until age 25
- Free and automatic coverage if your family grows
- Before age 25: children's life insurance rider may be converted to permanent life insurance, without evidence of insurability, up to five times the current coverage (max. \$100,000)

Whole Life Superior Value 20 for Mila

It's a gift that lasts a lifetime!

- The younger the child, the lower the premiums
- After 20 years under the contract, no more payments to make, but the coverage remains in place
- Guaranteed coverage, regardless of events or health status
- Possibility for the policyowner to use cash values to finance projects (studies, down payments, unforeseen events, etc.)

What is a cash value?

It's the guaranteed accumulated amount in the contract that increases over time. This amount is available and can be recovered if the insured person's needs change or if they wish to terminate their life insurance.

Summary of proposed solutions

Product	Insured amount	Monthly premium	Scenario 1	Scenario 2	Advantages
Whole Life Superior Value 20 for Julian	\$100,000	\$126	•	•	The cash value will reach 50% of the insured amount , i.e. \$50,000, at age 65. After 22 years, the cash value will have reached 100% of paid premiums.
Children's life insurance rider	\$25,000	\$12	•		Can be converted without evidence of insurability.
Whole Life Superior Value 20 for Mila	\$50,000	\$25		•	The cash value will reach 50% of the insured amount , i.e. \$25,000, when Mila turns 65.
Term Plus 20	\$400,000	\$22	•	•	Renewable and convertible. Best option to cover a mortgage.
			\$160/month	\$173/month	

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