

# Beneva

## Quick Hits, Tips and Tactics

**Term Plus - Protecting the present, planning for the future**

Arsheen Vishash  
Director, Business Development  
Jan 2026

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# About Beneva

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# Beneva's Numbers

La Capitale and SSQ  
Insurance are coming  
together as one.

A key player in the  
Canadian insurance  
and financial services  
industries.

Beneva is built on our  
shared mutualist  
values and powered by  
75 years of experience.

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**3.5 M**  
clients and  
plan members

More than  
**5,500**  
employees



**\$27.5 B**  
assets

**150 %**  
Solvency Ratio

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**The right partner  
makes everything  
better**



# BC TEAM

## Business Development Team

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### Directors of Business Development



**Geoffrey Mo**  
Insurance and Investments



**Arsheen Vishash**  
Insurance



**Jeffery Ng**  
Investments

### Business Development Associates

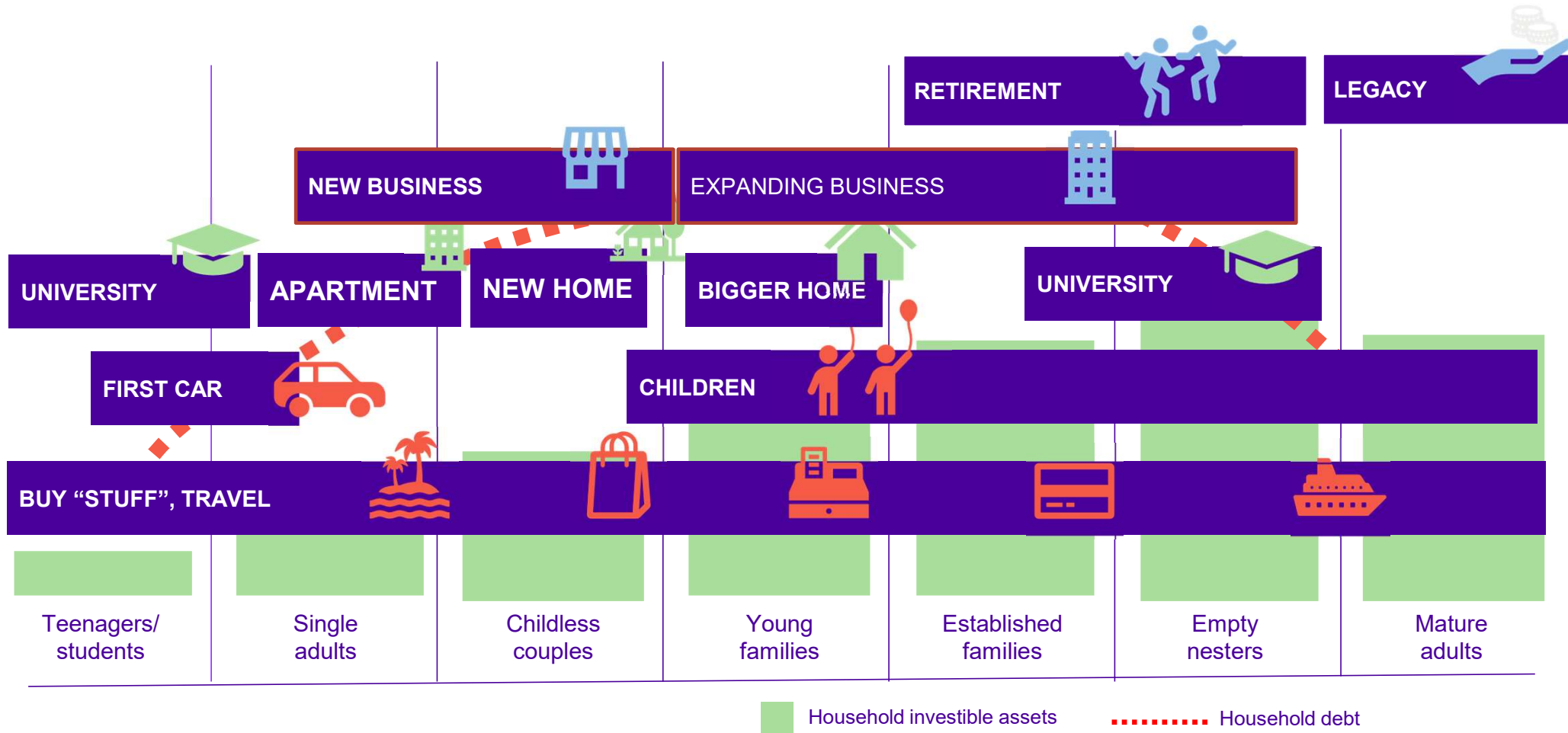


**Rachel Rogers**  
Insurance



**Gener Mercado Robinos**  
Insurance and Investments

# Client Need/Life Event Trigger



# Fluid Definition of a Family



Traditional families



Blended families



Single-parent families



Boomerang families



Same-sex couple families



Multi-generational families



Older parent with young children families

# Individual Life & Living Benefits

## Life Insurance

- Term Plus Insurance
- Permanent Insurance
  - Whole Life
  - T100
  - T100 Enhanced
- Universal Life
- Simplified and Guarantee Life Insurance

## Living Benefits

- Critical Illness
- Disability Insurance

# Recent Updates

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## Updates!

**Lower premiums. Term Plus, more competitive than ever.**

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Starting **September 16, 2025**, our individual insurance offer will be enhanced with important new features:

- **Ultra-competitive premiums**
  - Among the lowest on the market
- **Enhanced exchange program**
  - Includes partial conversion with term insurance transfer
- **Expanded conversion privilege**
  - Offer permanent solutions with no proof of insurability required

# Great news!

## Repositioning

- We are implementing a **reduction of initial premiums rates**, for both **level and decreasing** coverage options. This is a golden opportunity to strengthen our market position!
- 👉 Important notice: Lower **renewal premiums**.
- 👉 Young adults can also benefit from highly **competitive premiums**. Term Plus is an excellent option to offer them as their first life insurance policy.

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\*As of August 11<sup>th</sup>, 2025

Summary Table – Initial premiums, Level insurance coverage\*

Term	Average Ranking	Average Premium Decrease	Maximum Decrease
T10	3	-4%	-23%
T15	3	-2%	-11%
T20	1	-4%	-11%
T25	1	-4%	-16%
T30	1	-4%	-8%
T35	1	-3%	-9%
T40	1	-2%	-6%

# Term Plus

## Advantages

- Multiple duration options: 10, 15, 20, 25, 30, 35, or 40 years
- Level or decreasing insurance amount
- Renewable and Convertible
- Additional coverages: rider for disability (options with or without guarantee), rider for critical illness, and others

## Competitive Offer

- ✓ **Insurability benefit** included with life and disability coverages
- ✓ **The Enhanced exchange program** allows for the extension of the original life insurance without evidence of insurability and includes two components:
  - ✓ the **exchange privilege**
  - ✓ **partial conversion** with transfer to term life insurance
- ✓ **Extreme disability benefit** included
- ✓ **Assistance guarantee included** with both critical illness and disability riders



# Term Plus

## Competitive advantages INCLUDED



**+** Additional Benefits

Child Rider

Critical Illness Rider

Total Disability Rider

Assistance Benefit  
comes at no additional cost

# New exchange program

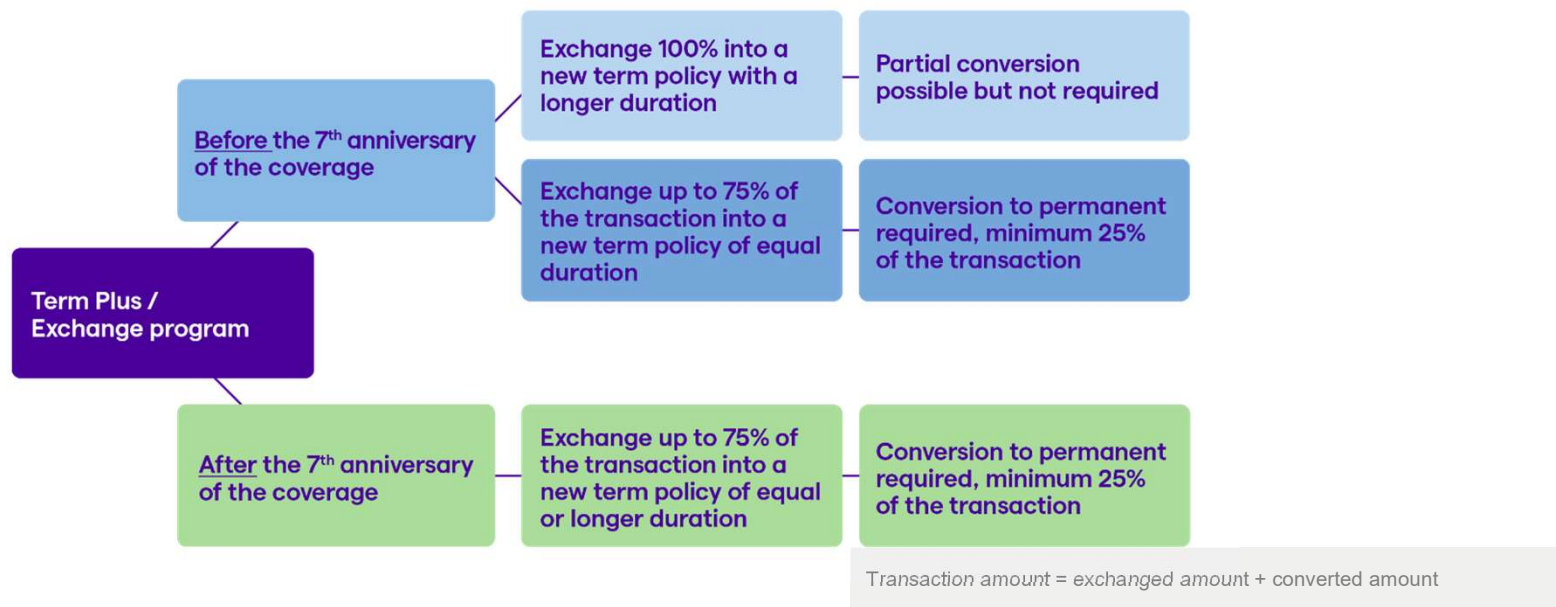
Our new exchange program combines two components: the **exchange privilege** and the **partial conversion** with term life insurance transfer.

- Available on individual, multi-life and joint 1st to die policy options
- Valid only on Term Plus product with a fixed insurance amount
- Standard, privileged and rated cases eligible

Term coverage duration	Term exchange	Partial conversion
Before the 7 <sup>th</sup> anniversary of the contract	Exchange into a new term coverage with a longer duration	Not required (however, a partial conversion may be done simultaneously)
At any time before the conversion privilege expires	Exchange into a new term life insurance of equal or longer duration, for a maximum of 75% of the transaction	Conversion required to a permanent life insurance for a minimum of 25% of the transaction.

# New exchange program design

- The exchange program applies to inforce business
- To learn about the eligibility criteria, please consult the **Guide Inforce Business** (available in the document centre)



- Detailed Exchange program marketing document available in the Document Centre (will be available online at the launch): MIND0294

## Mr. Snow 45-year-old NS at time of policy issue

### Situation 1: Existing Policy: \$500K Term 20, Year 6 of the policy

- **Change:** Renewed mortgage, amortization reset to 30 years
- **Health Update:** Recent **Type 2 diabetes** diagnosis – **no medical underwriting preferred**
- **Option: Exchange Existing T20 to T30 – No Medical**

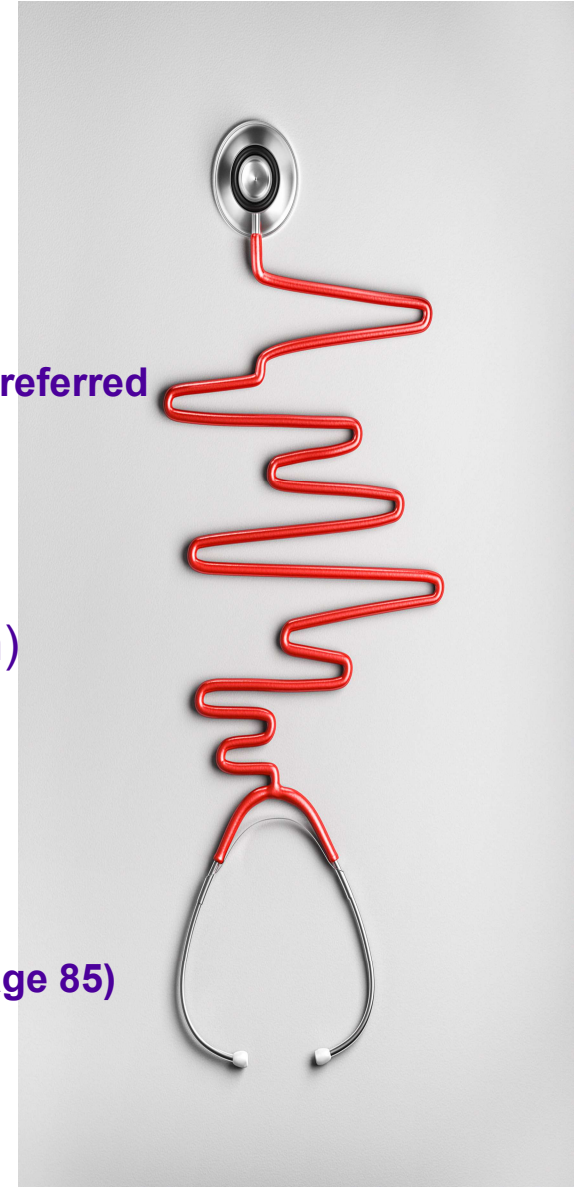
### Situation 2: Existing Policy: \$500K Term 20, Year 15 (expires soon)

- **Change in Needs:** Estate planning and Short-term debts

#### Option:

- **Convert 25%** (\$125K min) to **permanent** (e.g., **T100, UL level, Enhanced T100**)
- **Remainder 75%:** Reset as new **T20 or T25** (as this will take the client to max age 85)

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# Conversion privilege: Term coverages

## A simplified and more flexible conversion for Term Plus

To offer greater flexibility, three options are now available for joint first to die term insurance contracts :

- Conversion to an individual permanent product (option already available)

### Updates!

- Conversion to a permanent insurance product **joint first to die**
- Conversion to a permanent insurance product **joint last to die**
- The spouse who chooses not to convert their coverage to a permanent product may **retain term insurance**, with a coverage amount lower than originally held (the amount is determined proportionally based on the number of insured people) \*An official request must be submitted to the actuarial.

These options also apply to inforce term policies from La Capitale, SSQ and Beneva, subject to the conditions related to the conversion privilege.

# Disability Riders

- Covers existing or future loans and financial commitments:
  - Mortgage
  - Traditional or mortgage line of credit
  - Investment loan
  - Car loan
  - Student loan
  - Commercial loan
  - School and municipal taxes
  - Condominium fees
  - Residential or commercial lease
  - Child and Spousal Support Payments
- Up to 1.5% of Life face amount (max. \$3,500/month)
- Payment period over 2 or 5 years, or up to age 65
- There are two options available:
  - **Disability rider with guarantee** – Proof of loan upon purchase
  - Disability rider without guarantee – Proof of loan upon claim
- Stay at home or parental leave (\$1,000/month)



**We Help You  
Plan for Your  
Clients'  
Unforeseen  
Events:**

**Our competitive  
critical illness  
insurance rider**

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- **Critical Illness Rider**

- Term, Permanent, Universal Life
- \$20,000 tax-free lump sum
- Covers the 3 most common illnesses
- Cancer, severe heart attack, stroke
- No additional underwriting required
- Built-in assistance benefit
- Level premium to age 85

Male, 35, non-smoker

\$102 annual premium\*, levelled until age 85

**25 years of protection = \$2,550 for a \$20,000 benefit**

# Additional Child Coverage



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- **Children's Endorsement (CI)**

- Critical illness, Life product (Term, Permanent, Universal Life)
- Insured capital from \$5,000 to \$50,000 (All children will have the same amount of insured capital)
- Automatic newborn protection included
- Exemption from premiums in the event of the death of the owner

- **Child Rider (Life)**

- Term, permanent, universal life
- Sum insured from \$5,000 to \$25,000
- Automatic newborn protection (included as standard)
- Conversion right before the age of 25
- Premiums waiver in the event of the death of the owner

Additional Benefits:

**Children's Endorsement**

**Client 1, 35 years, male, non-smoker**

This protection covers the insured's children aged from 30 days to 17 years old or to newborns, in the event of one of the following illnesses:

- |                             |  |
|-----------------------------|--|
| - Autism Spectrum Disorder; | - Kidney Failure;                      |
| - Benign Brain Tumour;      | - Major Organ Failure on Waiting List; |
| - Blindness;                | - Major Organ Transplant;              |
| - Cancer;                   | - Muscular Dystrophy;                  |
| - Cerebral Palsy;           | - Paralysis                            |
| - Cystic Fibrosis;          | - Severe Congenital Heart Disease;     |
| - Deafness;                 | - Type 1 Diabetes Mellitus.            |
| - Down Syndrome;            |  |

This benefit ends at age 21 or 25 if the child is still a full-time student.

## Slide 22

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**LF1**

Changements des notes entre les slides 45 et 46 pour être sur la même base qu'en français

Lussier, Francis, 2025-04-11T18:49:47.543

# Assistance Guarantee, an Added Value Included:

Offered in  
partnership with  
**AXA Assistance**

Insured, Spouse  
and Children

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## April Update!

Included free of charge with the DI or CI rider

All services accessible at all times from the issuance of the policy, without a diagnosis of critical illness or disability

Medical assistance

- Second medical opinion, referrals to expert physicians, out of country treatments, administrative assistance

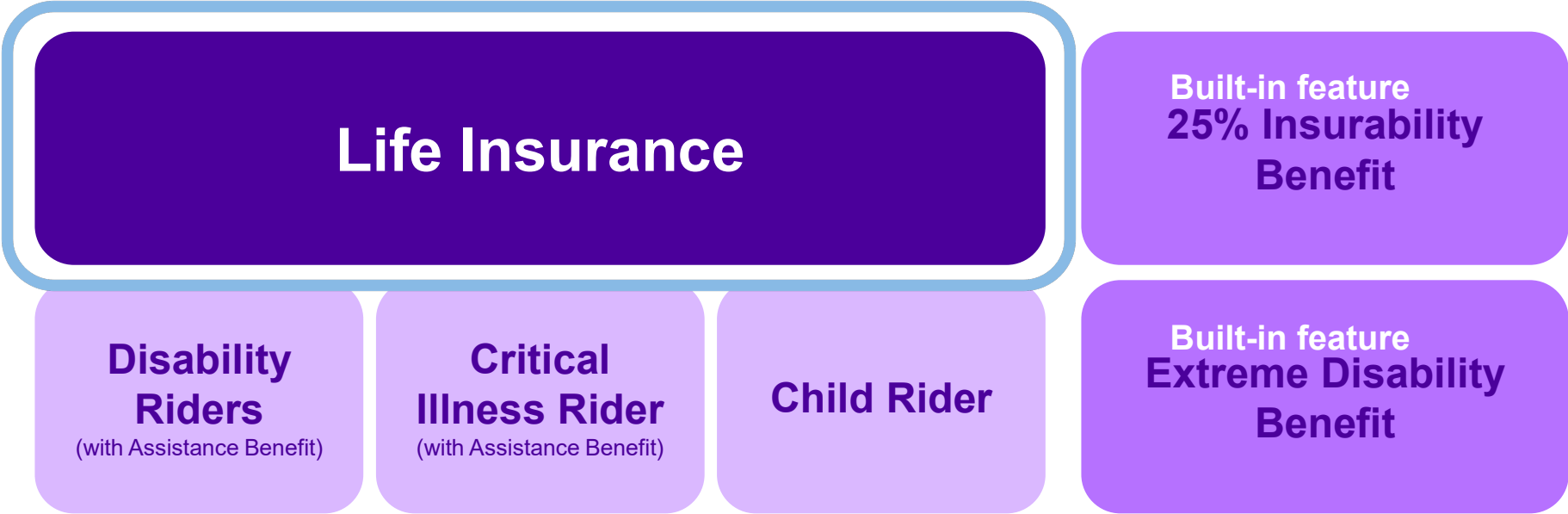
Access to a multidisciplinary team of experts

- Psychological services, medical and convalescence advice from registered nurses and other professional specialists

Legal assistance

- Identity Theft Assistance
- Common, criminal, family, property and estate law advice

# Term Plus: All –In-One Solution



## Case Study – Protecting a young family

### Situation:

- M 35yr NS & F 35yr NS
- \$500K mortgage and 2 kids ages 5 and 3
- They will need each other's income for at least 10 years:  $\$50K \text{ (net)} \times 10 = \$500K$
- Plan to move to a bigger place within next 5 years

### Need:

- \$1M Life coverage
- Some CI – if possible, with their budget
- Some DI – have coverage through work but will not be enough!
- Flexibility to make changes

New rates!

Built In:  
 - EDB  
 - Insurability  
 - AXA Assistance

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**Beneva Inc.**

Prepared for Client 1 and  
 Client 2  
 On September 17, 2025

**Coverage Details**

<i>Total Policy Premiums Multi-Life Concept</i>		
Base Plan Premium		\$890.00
Benefits Premium		\$1,137.20
Annual Policy Fees		\$60.00
<b>Monthly: \$187.85</b>		<b>Annual: \$2,087.20</b>
	Protection	Monthly premium
<b>Term Plus 20 (Level), Individual Client 1, 35 years, Male, Non-smoker</b>	<b>\$1,000,000</b>	<b>\$46.80</b>
Critical Illness Rider	\$20,000	\$9.18
Disability rider without guarantee – proof of loan upon claim (2 years)	\$2,000 / month	\$35.08
Extreme Disability Benefit (EDB)***	\$250,000	Included
<b>Term Plus 20 (Level), Individual Client 2, 35 years, Female, Non-smoker</b>	<b>\$1,000,000</b>	<b>\$33.30</b>
Critical Illness Rider	\$20,000	\$9.79
Disability rider without guarantee – proof of loan upon claim (2 years)	\$2,000 / month	\$48.29
Extreme Disability Benefit (EDB)***	\$250,000	Included
<b>Policy Fees</b>		<b>\$5.40</b>
<b>Total Premium of the Multi-Life Concept</b>		<b>\$187.85</b>

# How will our Beneva solution for these clients work for them in the long term?

## 01

**Term Plus 20 solution** – exchange for a higher term like T30 at year 6 without evidence of insurability when they have a longer mortgage (more budget too). Keep the disability rider. Also, CI rider goes along without premium change.

## 02

**Insurability benefit** - Increase the life face amount by 25% (\$100K max) before age 60 and Disability coverage amount before age 55 - without evidence of insurability at a life event – new mortgage?

## 03

**Convert** the term solution to a permanent coverage before age 71 – child is grown, mortgage is lower – want to pass on an inheritance, take care of estate taxes, support the spouse in retirement years. PS: CI rider goes along without premium change till age 85. 😊

# Critical Illness Insurance

Updated April 2025!

# Critical Illness Insurance

<b>Available plans</b>	Basic – covers 3 illnesses Enhanced – covers 25 illnesses Children – covers 29 illnesses
<b>Types of contracts</b>	Individual or Multi-Life
<b>Enrolment age</b>	T10, T75 and T100: 18 - 65 T20: 18 - 55 T100 paid-up 20 years: 18 - 50 T75, T100 and T100 paid-up for 20 years for children: age 30 days - 17 years
<b>Rates</b>	\$25,000 / \$49,999 \$50,000 / \$99,999 \$100,000 / \$249,999: \$250,000 / \$2,000,000:
<b>Additional benefit</b>	8 illnesses (15% up to \$50,000)
<b>Assistance guarantees</b>	Second medical opinion, medical referral, psychological assistance legal assistance, etc.

## Return Of Premium Options:

ROP 15, ROP 20, ROP at expiry and ROP upon Death

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## Slide 29

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**CM1** En cours: les notes de base de page sont à ajuster

Montminy, Catherine, 2025-04-11T15:41:53.563

**LF2** Voici les changements faits dans les notes : Children: 29 diseases, les nouveaux noms des maladies graves selon les définition 2024, ROP fraisContrat, ROPT seulement sur le t75 (changé en français aussi)

Lussier, Francis, 2025-04-11T17:54:07.334

# Covered Critical Illnesses

## BASIC

### 3 critical illnesses

- Cancer
  - Life threatening
- Severe Heart Attack
- Stroke
  - Cerebrovascular accident

## ENHANCED

### 25 critical illnesses

- Cancer (life threatening)
- Severe Heart attack
- Stroke (cerebrovascular accident)
- Dementia including Alzheimer's disease
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Coma
- Coronary Artery bypass surgery
- Deafness
- Heart Valve Replacement & Repair
- Kidney Failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease
- Severe burns

## CHILD

### 29 critical illnesses

#### ENHANCED critical illnesses

- + Autism
- + Cystic Fibrosis
- + Type 1 Diabetes
- + Muscular Dystrophy



# Premium reimbursement schedule

## ROP15 and ROP20

Policy anniversary	% ROP 15
1	
2	
3	
4	
5	15%
6	20%
7	25%
8	30%
9	40%
10	50%
11	60%
12	70%
13	80%
14	90%
15 and over	100%

Policy anniversary	% ROP 20
1	
2	
3	
4	
5	15.0%
6	17.5%
7	20.0%
8	22.5%
9	25.0%
10	27.5%
11	30.0%
12	35.0%
13	40.0%
14	45.0%
15	50.0%
16	60.0%
17	70.0%
18	80.0%
19	90.0%
20 and over	100.0%

# Improvements to the Supplementary Benefit

## Covered illnesses

- **Breast cancer** classified as in-situ
- **Malignant melanoma of the skin** with a thickness of 1.0 mm or less, which is not ulcerated and/or has not spread to lymph nodes or other organs
- **Prostate cancer** classified as T1 according to the American Joint Committee on Cancer (AJCC) classification, with a Gleason score of 6 or less
- **Thyroid cancer** classified as T1 according to the AJCC classification, provided it has not spread to lymph nodes or other organs
- **Chronic lymphocytic leukemia** at stage 0 according to the Rai classification
- **Gastro-intestinal stromal tumours** at stage 1 according to the AJCC classification
- **Neuroendocrine tumours** at stage 1 according to the AJCC classification
- **Coronary angioplasty**

## Supplementary Benefit payment options

- **Amount paid:** 15% of guaranteed capital, with a maximum of \$50,000 per claim
- **Maximum number of benefits:** 4 additional benefits per policy
- **Restrictions:** The same illness cannot result in more than one supplementary benefit payment
- **Guaranteed capital unchanged:** Payment of supplementary benefits does not reduce the guaranteed capital

# Compassionate Protection for Your Clients and Their Families:

## Multi Life Plans Layer coverages

*Insurability Benefit  
AXA Assistance Benefit  
(Included)*

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Beneva Inc.

Prepared for Client 1 and  
Client 2  
On September 17, 2025

### Coverage Details

		<i>Total Policy Premiums Multi-Life Concept</i>	
Base Plan Premium			\$1,833.00
Benefits Premium			\$1,874.11
Annual Policy Fees			\$60.00
Monthly: \$339.04			<b>Annual: \$3,767.11</b>
		Protection	Monthly premium
<b>Term Plus 20</b> (Level), Individual		<b>\$1,000,000</b>	<b>\$46.80</b>
Client 1, 35 years, Male, Non-smoker			
Disability rider without guarantee – proof of loan upon claim (2 years)		\$2,000 / month	\$35.08
Extreme Disability Benefit (EDB)**		\$250,000	Included
<b>Term Plus 20</b> (Level), Individual		<b>\$1,000,000</b>	<b>\$33.30</b>
Client 2, 35 years, Female, Non-smoker			
Child Rider		\$25,000	\$11.70
Children's Endorsement (CI)		\$25,000	\$33.75
Disability rider without guarantee – proof of loan upon claim (2 years)		\$2,000 / month	\$48.29
Extreme Disability Benefit (EDB)**		\$250,000	Included
<b>Critical Illness Insurance T75 - Enhanced</b> protection, Individual		<b>\$50,000</b>	<b>\$44.69</b>
Client 1, 35 years, Male, Non-smoker			
Return of premiums at expiry			\$20.56
<b>Critical Illness Insurance T75 - Enhanced</b> protection, Individual		<b>\$50,000</b>	<b>\$40.19</b>
Client 2, 35 years, Female, Non-smoker			
Return of premiums at expiry			\$19.29
Policy Fees			<b>\$5.40</b>
Total Premium of the Multi-Life Concept			<b>\$339.04</b>

# Beneva

UNDERWRITING

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# Updates!

## Issuance process: Quick responses for quicker processing

Beneva continues to improve its processes to make life insurance faster and simpler. **Starting this fall, several new features will make the process even more efficient.**

Less waiting, fewer steps, and a smoother experience.

- **Predictive analysis in real time:** soon, you will know within minutes if additional requirements are needed.
- **Enhanced accelerated issuance:** even more applications will be eligible for this priority process.

Stay tuned – more details coming soon!



### Electronic application: simple, quick, efficient.

The ideal tool to submit your life, critical illness, and disability insurance applications.

# Beneva most competitive position

- Our **liberal height & weight** charts
- **Type 2 Diabetes**
- **Marijuana usage** – Non-smoker unless using Tobacco
- **Back country skiing:** *Potentially standard as long as it's recreational, within Canada and No exclusion*
- **Fast Track Process**
- **UL Sweet Spots** – Rated case (we increase the age – M 68 rated 200% now considered age 74)

# Small Rating Program

## EXAMPLES:

### Male 45, asking for 1M of life insurance

- Diagnosed with DM type II, 6 years ago = +50/+100
- Blood sugar good
- No other abnormalities = Standard at Beneva

### Female 35 asking for 1,5M of life insurance

- Depression 1 year ago
- Off work 6 months (July 2023-January 2024)
- Now back full time, symptoms well controlled with 1 medication = Standard at Beneva



## Underwriting guidelines for Temporary Residents

The Company reserves the right to request any other requirements it deems necessary for the study of the file at any time.

Status/Type of permit	Product	Eligibility	Special requirements
<b>Permanent Resident:</b>			
	Life Critical Illness Disability Rider	As soon as they arrive in Canada	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile including urinalysis and hepatitis B &amp; C markers are required. (Adults only)</li> </ul>
<b>Temporary resident:</b>			
Open work permit or employer-specific permit for occupations classified TEER 0 and 1	Life Critical Illness Disability Rider	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$5,000,000</li> <li>- CI: \$500,000</li> </ul> </li> <li>Disability rider: \$3,500 with a 2-year indemnity period with the option <b>without guarantee only subject to an acknowledgement of permanent residency application.</b></li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile including urinalysis and hepatitis B &amp; C markers are required. (Adults only)</li> <li>Copy of a valid work permit (at least 3 months)</li> <li>Copy of acknowledgement of permanent residency application required for disability rider.</li> </ul>
Open work permit or employer-specific permit for occupations classified TEER 2 and 3 Provincial Nominee Program (PNP) Certificat de sélection du Québec (CSQ)	Life Critical Illness Disability Rider	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$2,000,000</li> <li>- CI: \$250,000</li> </ul> </li> <li>Disability rider*: \$1,000 with a 2-year indemnity period with the option <b>without guarantee only subject to an acknowledgement of permanent residency application.</b></li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile including urinalysis and hepatitis B &amp; C markers are required. (Adults only)</li> <li>Copy of the approval letter to a Provincial Nominee Program or to the "Certificat de sélection du Québec" (if applicable)</li> <li>Copy of a valid work permit (at least 3 months)</li> <li>Copy of acknowledgement of permanent residency application required for disability rider.</li> <li>* For holders of a CSQ or PNP, you are eligible for a maximum of \$3,500 with a 2-year indemnity period with the option <b>without guarantee only subject to an acknowledgement of permanent residency application.</b></li> </ul>
Open work permit or employer-specific permit for occupations classified TEER 4 and 5 Post graduate permit	Life Critical Illness Disability Rider	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$1,000,000</li> <li>- CI: \$100,000</li> </ul> </li> <li>Disability rider*: \$1,000 with a 2-year indemnity period with the option <b>without guarantee only subject to an acknowledgement of permanent residency application.</b></li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile including urinalysis and hepatitis B &amp; C markers are required. (Adults only)</li> <li>Copy of a valid work permit (at least 3 months)</li> <li>Copy of acknowledgement of permanent residency application required for disability rider.</li> </ul>

Status/Type of permit	Product	Eligibility	Special requirements
Dependent spouse of temporary or permanent residents	Life	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$1,000,000 (100% of the spouse's amount up to a maximum of \$1,000,000)</li> <li>- CI: \$100,000 (100% of the spouse's amount up to a maximum of \$100,000)</li> </ul> </li> <li>No benefits allowed except for the Critical Illness rider</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile including urinalysis and hepatitis B &amp; C markers are required. (Adults only)</li> </ul>
	Critical Illness		
	Disability Rider	Not eligible	
Dependent children of temporary or permanent residents	Life	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$250,000 (100% of the parent's amount up to a maximum of \$250,000)</li> <li>- Individual consideration depending on the parent's status for higher amount</li> <li>- CI: \$100,000</li> </ul> </li> </ul>	
	Critical Illness		
Caregiver / Nanny	Life	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$500,000</li> <li>- CI: \$100,000</li> </ul> </li> <li>No benefits allowed except for the Critical Illness rider</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile including urinalysis and hepatitis B &amp; C markers are required. (Adults only)</li> <li>Copy of a valid work permit (at least 3 months).</li> <li>The insured must own the policy.</li> </ul>
	Critical Illness		
	Disability Rider	Non-insurable occupation	
Study Permit	Life	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$250,000</li> </ul> </li> <li>No benefits allowed</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B &amp; C markers) are required. (Adults only)</li> <li>Copy of study permit.</li> </ul>
	Critical Illness and Disability Rider	Not eligible	
Refugee	Life	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>- Life: \$250,000</li> <li>- CI: \$100,000</li> </ul> </li> <li>No benefits allowed except for the Critical Illness rider</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B &amp; C markers) are required. (Adults only)</li> <li>Copy of the letter of acceptance as a protected person in Canada.</li> </ul>
	Critical Illness		
	Disability	Not eligible	
<b>Foreign Citizen:</b>			
	Any product	Not eligible	

MENU

Canada.ca > National Occupational Classification

# National Occupational Classification

The research phase for the 2026 National Occupational Classification (NOC) is now complete. For a brief overview of key areas examined during the 2026 revision, please visit the 'About the NOC' section. Additional details on the update will be released in Fall 2025.

The National Occupational Classification (NOC) is Canada's national system for describing occupations. You can search the NOC to find where an occupation is classified or to learn about its main duties, educational requirements or other useful information.

**Search by job title** | Search by NOC code

Version: NOC 2021 Version 1.0

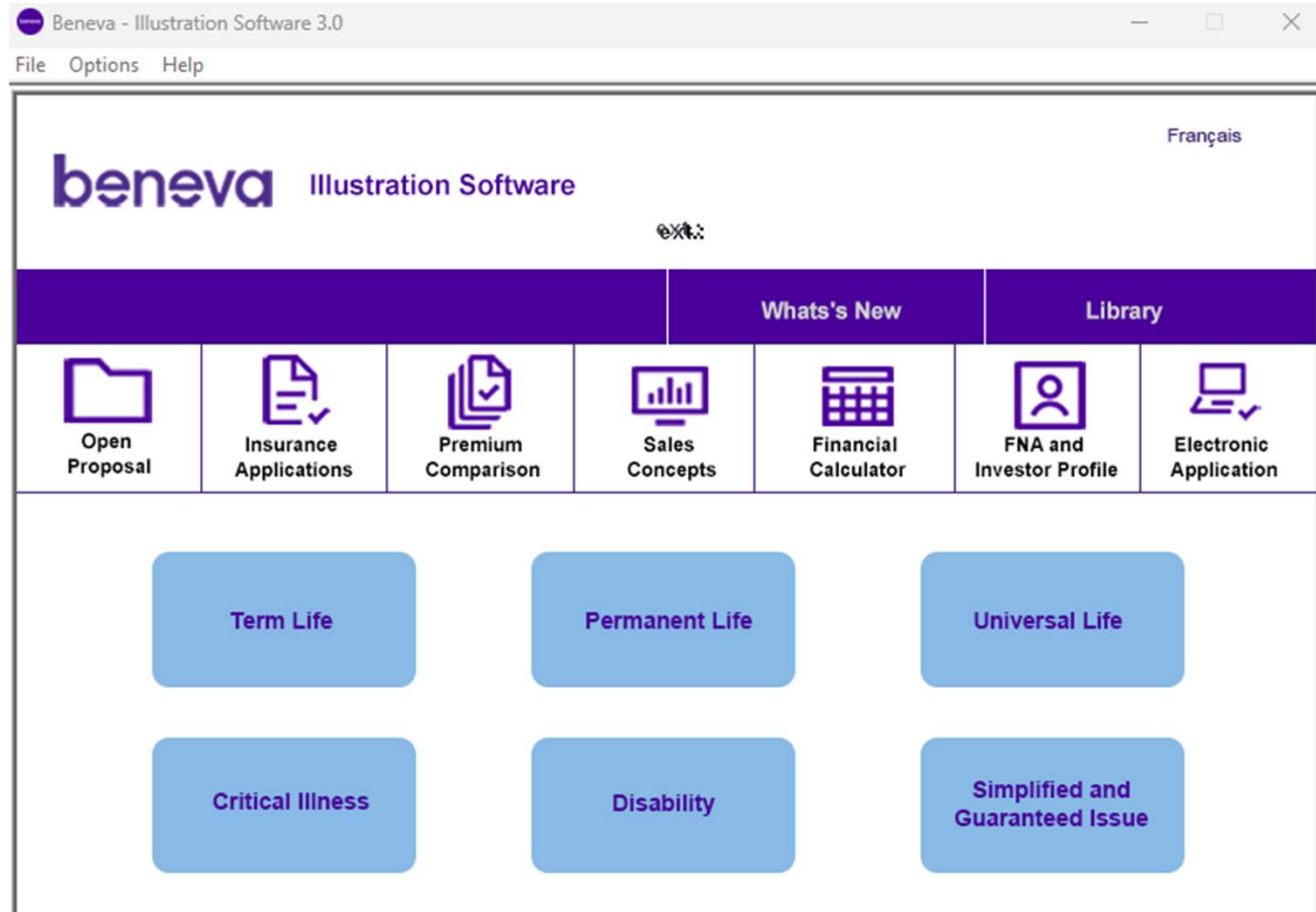
**Enter a job title**:  **Search**

Comparative search | Advanced search | Search tips

# Life and Critical Illness

- Intuitive
- Convenient
- Automatic update or download

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# Electronic Applications (eApps)

<https://www.beneva.ca/en/iifs-brokers/online-tools-services/online-application>

**Electronic Application**

Life and health insurance application

Start Life  
Renew your Life  
Change your Life  
Cancel your Life  
Cancel your Life

Simplified Issue Life  
Renew your Life  
Change your Life  
Cancel your Life  
Cancel your Life

Bye-bye paper, hello simplicity!

Our eApp speeds up the application process for our individual insurance products. Enjoy more flexibility and a fast, easy and secure way to communicate with clients, from filling out the application to signing it.

Advantages

- Convenience of your program
- Speed up your renewal
- Quickly fill out and submit an application
- Multiple renewal forms
- Referrals with all roles
- Electronic signatures and eSignatures to attach to applications
- Additional featurespace with your needs and the market

Step-by-step

Electronic application, step-by-step

- Simple, effective and intuitive
- Clear information and coverage
- Quotations and electronic requirements
- Electronic signatures
- Ready to go!

More questions about the eApp?

See the FAQ

} Links to electronic application

} Breathe Life application FAQ

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Questions?

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