

Beneva Investment Overview

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Today's Agenda

1. About Beneva
2. Beneva Investments Overview
3. Sweet Spots, RRSP Season & Updates
4. Live System (e-App) Navigation



beneva

The largest Mutual Insurance Company in Canada.

3.5M

**Members
and Clients**

5,000

Employees

26B

**Assets
Under
Management**

**Supporting
Independent
Brokers
to help
Canadians
protect &
invest!**

Beneva Investments

Overview & Updates

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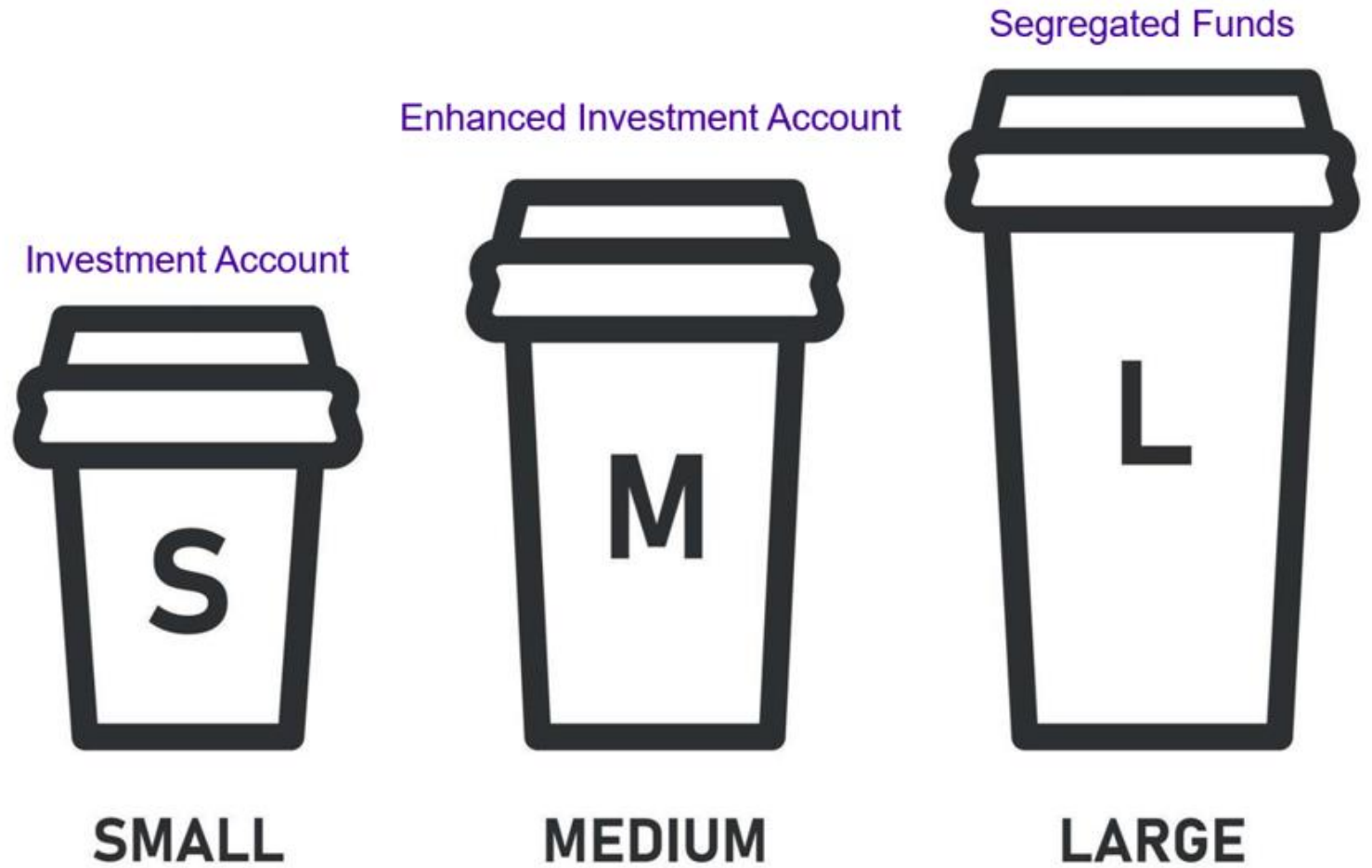




Savings and Investment Products

- **Investment Accounts**
- **Segregated Funds**
- **Traditional GIAs**
- **Laddered GIAs**
- **Equity Index GIAs**
- **High Yield Accounts**
- **Immediate Annuities**
- **Individual Pension Plans**

THREE MAIN BENEVA INVESTMENT PRODUCTS

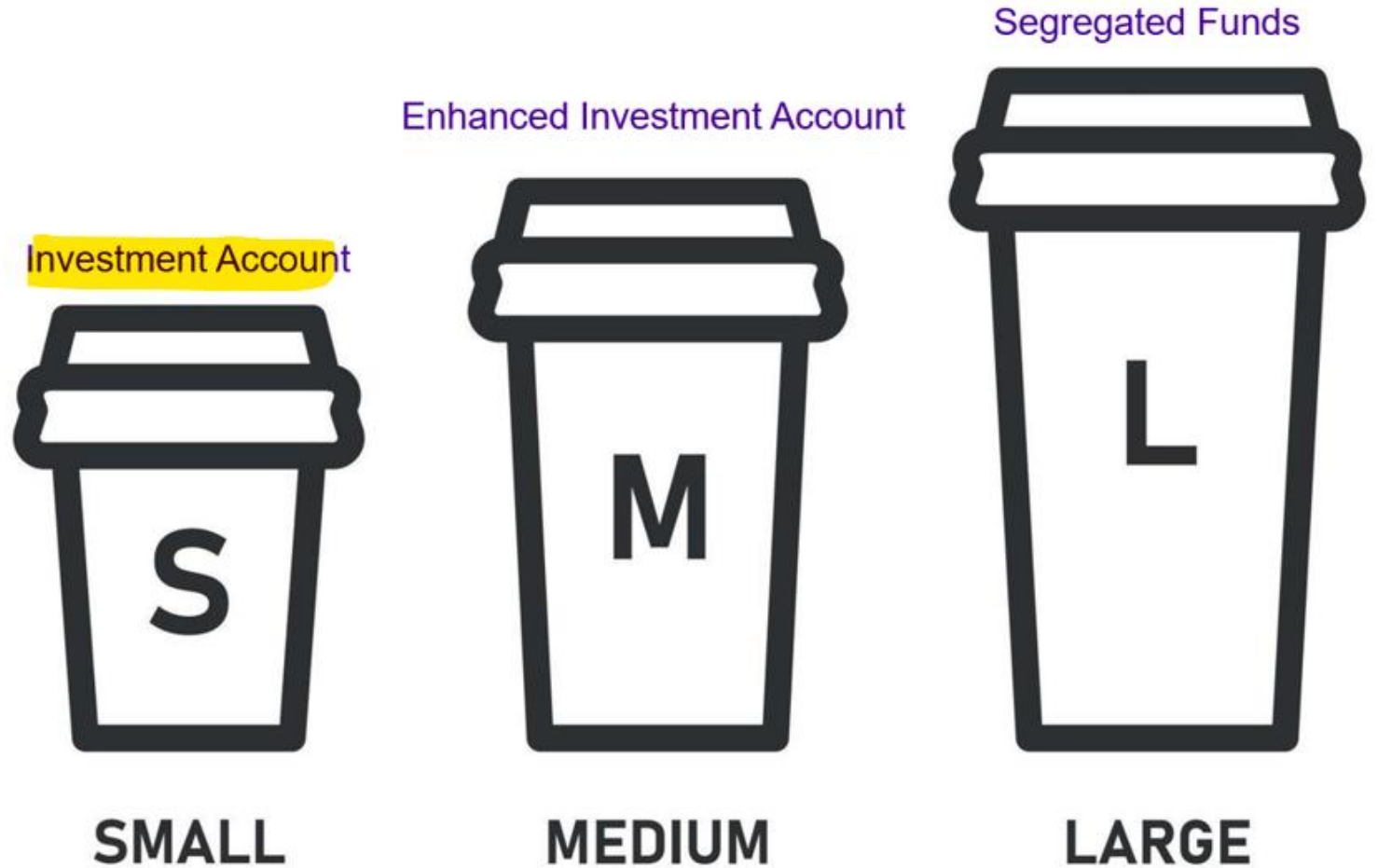


Beneva Main Investment Products

1. (Basic) Investment Account

**Only eligible for
REGISTERED
accounts*

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Investment Accounts

Registered accounts only

TFSA, RSP (RIF), LIRA (LIF)

MER vs Class A Mutual Funds... Identical!

Fixed Income: 1.41 - 1.78

Balanced: 2.14 - 2.58

Cdn Equity: 2.12 - 2.58

US/Global: 2.08 - 2.59

Portfolios: 1.89 - 2.62

Award Winning 3rd Party
Fund Managers, 42 Funds



**Exclusive to your Life
License**

**75% Maturity
100% Death benefit**

Awards

The reference funds rank among the best performing in Canada².

Here's the proof:

2024 Refinitiv Lipper Fund Award Winners

- Global Balanced CI Fund

2024 FundGrade A+ Award Winners

- Canadian Balanced (CI)
- Canadian Balanced (Dynamic)
- Canadian Dividend (Fidelity)
- Global Balanced (AGF)
- Global Diversified Income (Fidelity)
- Global Equity (Fiera)
- High Yield Fixed Income (TDAM)
- International Equity (Fiera)
- Canadian Fixed Income (CI)

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Awards

2024 FundGrade A+ Award Winners¹

- Beneva Fiera Capital Global Equity GIF
- Beneva GQG Partners Global Equity GIF
- Beneva GQG Partners International Equity GIF
- Beneva Universal Life Global Equity - MSCI World Ex Canada



beneva.ca fund facts and return sheets

INVESTMENT ACCOUNTS

Annual returns as of October 31, 2025, redeemable at anytime

	Fund code*
Fixed Income	
Canadian Fixed Income (AGF)	RAB
Canadian Fixed Income (CI Global Asset Management)	RBL
Global Fixed Income (CI Global Asset Management)	RBH
High Yield Fixed Income (TDAM)	RBP
Balanced	
Canadian Balanced (CI Global Asset Management)	RBQ
Canadian Balanced (Dynamic)	RAC
Canadian Balanced (Fidelity)	RAD
Global Balanced (AGF)	RAE
Global Balanced (CI Global Asset Management)	RBR
Diversified Income (Fidelity)	RAF
Diversified Income (Dynamic)	RAG
Global Diversified Income (Fidelity)	RBK
Canadian Equity	
Canadian Dividend (AGF)	RAI
Canadian Dividend (Fidelity)	RAJ
Canadian Equity Income (Dynamic)	RAK
Canadian Equity (Dynamic)	RAL
Canadian Equity (Fidelity)	RAM
Small Capitalization Canadian Equity (Dynamic)	RAN
Low Volatility Canadian Equity (TDAM)	RAO
U.S. and International Equity	
American Equity (Dynamic)	RAR
American Equity (Fiera Capital)	RBI
Low Volatility American Equity (TDAM)	RBM
U.S. Small-Mid Cap Equity (AGF)	RDA
Global Dividend (TDAM)	RBN
Global Equity – Discovery (Dynamic)	RAT
Global Infrastructure Equity (Dynamic)	RBO
Low Volatility Global Equity (TDAM)	RAU
Global Equity (AGF)	RBS
Global Equity (Fiera Capital)	RBJ
Global Sustainable Growth Equity (AGF)	RBU
International Equity (Fiera Capitale)	RBT
Emerging Markets (AGF)	RAV

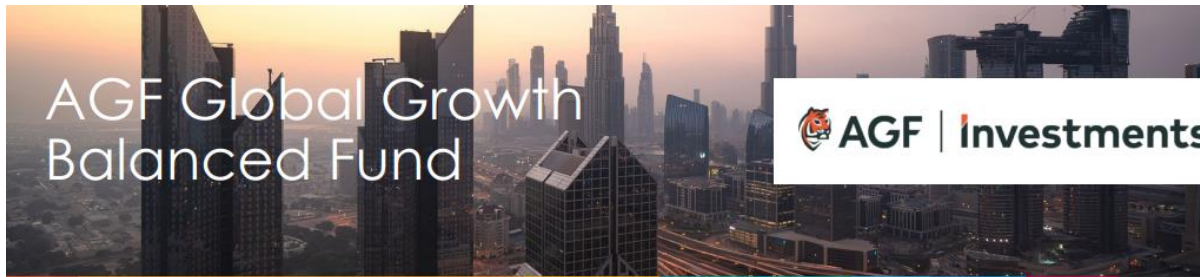
75/100 Guarantee			75/100 Enhanced Guarantee	
Insurer Fees	MER of the Underlying Fund	Total MER	Guarantee Fees	Total
0.00 %	1.50 %	1.50 %	0.25 %	1.75 %
0.00 %	1.41 %	1.41 %	0.25 %	1.66 %
0.00 %	1.54 %	1.54 %	0.25 %	1.79 %
0.00 %	1.50 %	1.50 %	0.35 %	2.12 %
0.00 %	2.48 %	2.48 %	0.40 %	2.84 %
0.00 %	2.16 %	2.16 %	0.40 %	2.56 %
0.00 %	2.28 %	2.28 %	0.40 %	2.68 %
0.00 %	2.59 %	2.59 %	0.45 %	3.03 %
0.00 %	2.50 %	2.50 %	0.45 %	2.92 %
0.00 %	2.28 %	2.28 %	0.35 %	2.63 %
0.00 %	2.14 %	2.14 %	0.35 %	2.50 %
0.00 %	2.42 %	2.42 %	0.40 %	2.82 %
0.00 %	2.12 %	2.12 %	0.45 %	2.58 %
0.00 %	2.28 %	2.28 %	0.45 %	2.73 %
0.00 %	2.15 %	2.15 %	0.45 %	2.56 %
0.00 %	2.34 %	2.34 %	0.55 %	2.87 %
0.00 %	2.46 %	2.46 %	0.55 %	3.01 %
0.00 %	2.43 %	2.43 %	0.60 %	3.01 %
2.40 %	0.01 %	2.41 %	0.40 %	2.81 %
0.00 %	2.39 %	2.39 %	0.55 %	2.94 %
2.39 %	0.04 %	2.43 %	0.55 %	2.99 %
0.00 %	2.12 %	2.12 %	0.55 %	2.67 %
0.00 %	2.56 %	2.56 %	0.60 %	3.15 %
0.00 %	2.34 %	2.34 %	0.55 %	2.89 %
0.00 %	2.35 %	2.35 %	0.55 %	2.90 %
0.00 %	2.41 %	2.41 %	0.60 %	2.97 %
2.50 %	0.03 %	2.53 %	0.55 %	3.07 %
0.00 %	2.59 %	2.59 %	0.55 %	3.13 %
2.49 %	0.04 %	2.53 %	0.55 %	3.09 %
0.00 %	2.08 %	2.08 %	0.60 %	2.68 %
2.54 %	0.04 %	2.59 %	0.55 %	3.14 %
0.00 %	2.52 %	2.52 %	0.60 %	3.12 %

Annualized Returns**						
YTD	3 months	6 months	1 year	3 years	5 years	10 years
3.58 %	3.14 %	2.90 %	4.32 %	5.12 %	-0.21 %	1.40 %
3.02 %	2.77 %	2.30 %	4.01 %	4.78 %	-0.22 %	1.35 %
3.10 %	2.38 %	2.69 %	3.54 %	4.44 %	-2.08 %	0.15 %
5.03 %	1.85 %	5.09 %	5.87 %	6.98 %	4.85 %	4.21 %
YTD	3 months	6 months	1 year	3 years	5 years	10 years
12.25 %	6.23 %	13.43 %	14.93 %	11.86 %	9.33 %	6.20 %
9.41 %	5.80 %	9.30 %	11.38 %	10.16 %	9.23 %	5.56 %
11.23 %	5.82 %	11.78 %	14.53 %	10.70 %	7.56 %	6.11 %
14.29 %	5.42 %	16.73 %	18.92 %	14.74 %	10.99 %	7.57 %
10.92 %	5.70 %	14.52 %	13.78 %	12.48 %	8.38 %	6.86 %
11.67 %	5.03 %	8.98 %	12.38 %	9.98 %	8.22 %	5.36 %
4.38 %	2.90 %	5.54 %	6.55 %	6.38 %	5.89 %	4.22 %
11.53 %	6.15 %	11.81 %	14.16 %	11.95 %	6.77 %	5.62 %
YTD	3 months	6 months	1 year	3 years	5 years	10 years
14.87 %	4.31 %	14.55 %	16.22 %	12.53 %	13.35 %	8.70 %
14.71 %	5.78 %	12.24 %	15.30 %	12.25 %	14.33 %	8.62 %
10.55 %	4.25 %	11.38 %	11.79 %	9.91 %	11.56 %	8.35 %
13.55 %	7.15 %	14.04 %	15.40 %	13.31 %	14.03 %	7.72 %
15.63 %	7.07 %	15.35 %	18.30 %	14.29 %	13.57 %	9.21 %
9.87 %	3.85 %	15.08 %	11.75 %	7.45 %	5.72 %	5.16 %
16.24 %	2.95 %	7.24 %	15.94 %	11.65 %	11.88 %	7.24 %
YTD	3 months	6 months	1 year	3 years	5 years	10 years
8.54 %	6.16 %	24.10 %	15.04 %	14.55 %	7.24 %	10.29 %
3.61 %	4.58 %	12.49 %	7.34 %	13.75 %	12.71 %	-
-0.08 %	0.33 %	1.21 %	2.49 %	4.74 %	7.33 %	-
10.10 %	12.32 %	35.24 %	16.10 %	12.07 %	7.26 %	11.13 %
15.71 %	6.48 %	15.22 %	16.33 %	16.56 %	13.74 %	-
14.16 %	5.74 %	21.72 %	20.67 %	14.62 %	7.84 %	9.58 %
14.35 %	4.23 %	9.13 %	14.39 %	8.87 %	7.37 %	6.90 %
7.90 %	2.45 %	3.36 %	9.04 %	10.84 %	8.36 %	4.84 %
21.35 %	7.66 %	26.49 %	28.72 %	20.50 %	15.95 %	15.93 %
9.47 %	9.75 %	17.75 %	13.44 %	15.74 %	11.70 %	-
14.31 %	7.62 %	18.87 %	11.15 %	9.09 %	5.63 %	8.23 %
5.64 %	6.93 %	6.49 %	5.59 %	14.66 %	7.82 %	10
32.71 %	17.68 %	35.04 %	30.27 %	19.83 %	6.23 %	5.74 %

What is Beneva's True Sweet Spot Funds??



Beneva Global Equity



Beneva Global Balanced

Beneva Main Investment Products

2. Enhanced Investment Account

**Only eligible for
REGISTERED
accounts*

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Beneva Enhanced Investment Accounts Launched

Sept 16, 2025



New! Enhanced guarantee for our Investment Accounts

- ✓ **Two** flagship products designed to empower our advisors in the marketplace
- ✓ Unbeatable value: Exclusive guarantee resets at the best price on the market
- ✓ Higher compensation for advisors

Features	
Guaranteed Value at Maturity	75% of the invested amounts
Guaranteed Value at Death	100% of invested amounts before <u>age 80</u> + 75% of invested amounts starting at <u>age 80</u>
Reset of Maturity Guaranteed Value	None
Reset of Death Guaranteed Value	• Automatic • Annually on the contract anniversary date, continues until the annuitant reaches age 80 • A final reset is performed at age 80
Maturity	Annuitant's age 100
Maximum age	• To join: Up to age 72 • To contribute: Up to age 100
Monthly Guarantee Fees	Varies by Fund Category: .25% to .60% (25 to 60bps)
Funds and Management Expense Ratio (MER)	Same as Investment Accounts (75/100 guarantee)



**The value of .6% (60bps)
on \$100,000 over 20 years**

5% = \$271,264

5.6% = \$305,687

**That's \$34.4K or 12.7%
more money**

Transfer rules

From 75/100 guarantee to 75/100 Enhanced guarantee

Change of guarantee option

- **Only one change** is permitted throughout the entire duration of the contract
- **Only one guarantee** is permitted per application
- The maximum age to join for the new guarantee must be respected
- Transfers can only be made within the same fee series (e.g., CB3 to CB3)
- The age of the units is maintained; the trailer commission of the destination guarantee applies.

CB3 and CB5: Up to 1.25% additional trailer fee over the period

BL: Trailer fee increases to 1% in year 8

NL and LL: No impact (identical schedules)

- The full amount must be transferred (no partial transfers)
- No transaction fees
- Exclusion: Equity Index GIAs will remain in the original contract and will not be transferred to the new one.

Segregated funds to Investment Account

- Only in the No-Load option



Investment Account

Commissions *No Load. *CB3 and *CB5

CB3	75/100 Inv. Account			75/100 Enhanced Inv. Account			Differences		
Commission	Equity Balanced	Fixed Income	Conserv. moderate	Equity Balanced	Fixed income	Conserv. moderate	Equity Balanced	Fixed Income	Conserv. moderate
Sales	3.75%	2.00%	2.80%	3.75%	2.00%	2.80%	0.00%	0.00%	0.00%
Trailer year 1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Trailer year 2	0.00%	0.00%	0.00%	0.25%	0.10%	0.20%	0.25%	0.10%	0.20%
Trailer year 3	0.00%	0.00%	0.00%	0.25%	0.10%	0.20%	0.25%	0.10%	0.20%
Trailer year 4	0.50%	0.20%	0.35%	1.00%	0.50%	0.75%	0.50%	0.30%	0.40%
Trailer year 5	0.75%	0.30%	0.60%	1.00%	0.50%	0.75%	0.25%	0.20%	0.15%
Trailer year 6	1.00%	0.50%	0.75%	1.00%	0.50%	0.75%	0.00%	0.00%	0.00%
Trailer year 7	1.00%	0.50%	0.75%	1.00%	0.50%	0.75%	0.00%	0.00%	0.00%
Trailer year 8+	1.00%	0.50%	0.75%	1.00%	0.50%	0.75%	0.00%	0.00%	0.00%
Total 10 yr	10.00%	5.00%	7.50%	11.25%	5.70%	8.45%	1.25 %	0.70%	0.95%

- Key points:
- Same up-front sales commission
 - Mixing commissions is allowed
 - Positive trailer commission starting year 2
 - Full trailer commission as soon as CB period is over
 - In-line with Segregated Funds industry standards

Commissions *No Load, *CB3 and *CB5

CB5	75/100 Inv. Account			75/100 Enhanced Inv. Account			Differences		
Commission	Equity Balanced	Fixed Income	Conserv. moderate	Equity Balanced	Fixed Income	Conserv. moderate	Equity Balanced	Fixed Income	Conserv. moderate
Sales	5.25%	2.80%	4.00%	5.25%	2.80%	4.00%	0.00%	0.00%	0.00%
Trailer year 1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Trailer year 2	0.00%	0.00%	0.00%	0.25%	0.10%	0.20%	0.25%	0.10%	0.20%
Trailer year 3	0.00%	0.00%	0.00%	0.25%	0.10%	0.20%	0.25%	0.10%	0.20%
Trailer year 4	0.25%	0.10%	0.15%	0.25%	0.10%	0.20%	0.00%	0.00%	0.05%
Trailer year 5	0.25%	0.10%	0.15%	0.25%	0.10%	0.20%	0.00%	0.00%	0.05%
Trailer year 6	0.50%	0.20%	0.35%	1.00%	0.50%	0.75%	0.50%	0.30%	0.40%
Trailer year 7	0.75%	0.30%	0.60%	1.00%	0.50%	0.75%	0.25%	0.20%	0.15%
Trailer year 8+	1.00%	0.50%	0.75%	1.00%	0.50%	0.75%	0.00%	0.00%	0.00%
Total 10 yr	10.00%	5.00%	7.50%	11.25%	5.70%	8.55%	1.25 %	0.70%	1.05%

- Key points:
- Same up-front sales commission
 - Mixing commissions is allowed
 - Positive trailer commission starting year 2
 - Full trailer commission as soon as CB period is over
 - In-line with Segregated Funds industry standards

CB Schedules Without Chargeback

- NEW: 10% exemption on charge back for RRIF and LIF plans, applicable to both 75/100 Enhanced IA and 75/100 IA!
- This improvement will apply to both new sales as well as on the assets under management (starting January 1st, 2026 for the assets under management)



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CB3: 1/36th

Month	75/100 IA and Enhanced IA
1	100.0%
2	97.2%
3	94.4%
4	91.7%
5	88.9%
6	86.1%
7	83.3%
8	80.6%
9	77.8%
10	75.0%
11	72.2%
12	69.4%
13	66.7%
14	63.9%
15	61.1%
16	58.3%
17	55.6%
18	52.8%
19	50.0%
20	47.2%
21	44.4%
22	41.7%
23	38.9%
24	36.1%
25	33.3%
26	30.6%
27	27.8%
28	25.0%
29	22.2%
30	19.4%
31	16.7%
32	13.9%
33	11.1%
34	8.3%
35	5.6%
36	2.8%
37 +	0.0%

CB5: 1/60th

Month	75/100 IA and Enhanced IA
1	100.0%
2	98.3%
3	96.7%
4	95.0%
5	93.3%
6	91.7%
7	90.0%
8	88.3%
9	86.7%
10	85.0%
11	83.3%
12	81.7%
13	80.0%
14	78.3%
15	76.7%
16	75.0%
17	73.3%
18	71.7%
19	70.0%
20	68.3%
21	66.7%
22	65.0%
23	63.3%
24	61.7%
25	60.0%
26	58.3%
27	56.7%
28	55.0%
29	53.3%
30	51.7%
31	50.0%
32	48.3%
33	46.7%
34	45.0%
35	43.3%
36	41.7%

Month	75/100 IA and Enhanced IA
37	40.0%
38	38.3%
39	36.7%
40	35.0%
41	33.3%
42	31.7%
43	30.0%
44	28.3%
45	26.7%
46	25.0%
47	23.3%
48	21.7%
49	20.0%
50	18.3%
51	16.7%
52	15.0%
53	13.3%
54	11.7%
55	10.0%
56	8.3%
57	6.7%
58	5.0%
59	3.3%
60	1.7%
61 +	0.0%

Investment Accounts Summary

Investment Accounts

- Mass market, registered assets
- Primary focus is building wealth
- Interested in proven active management and popular asset classes
- Attracted by brand-name mutual funds with lower fees
- Satisfied with guarantees upon death

Minimums:

\$40 Pre-Authorized
or
\$400 lump sum

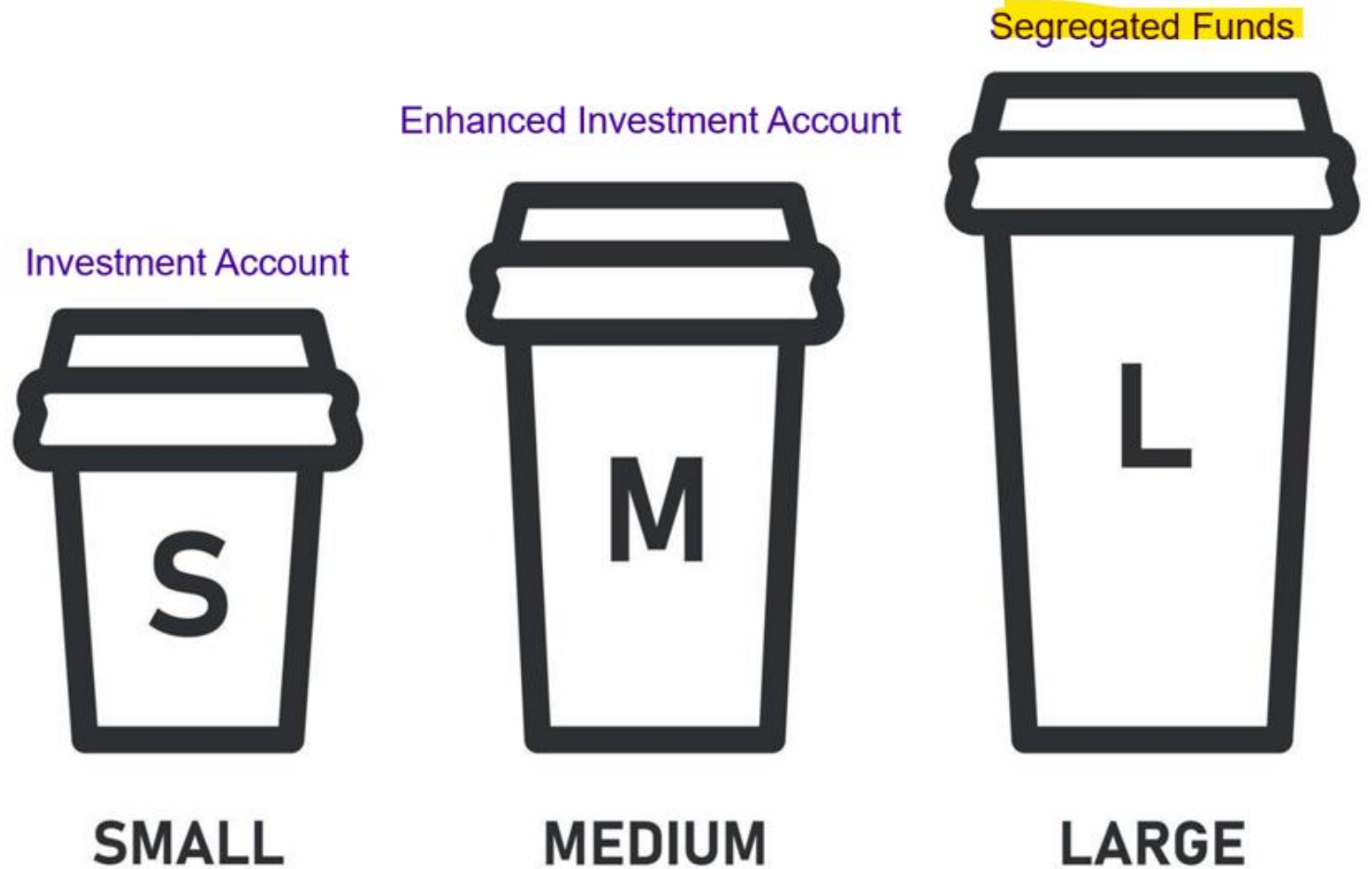
- ✓ Selecting multiple funds is allowed

Beneva Main Investment Products

3. Traditional Segregated Funds

**Only available for
NON-REGISTERED
accounts*

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Guaranteed Investment Funds (GIF) Segregated Funds

Segregated Funds

- **Non-Reg** “Open” investment equity options
- **Corporate and in-trust accounts**
- **Flexible annuitant, owner and beneficiaries**
- **Interested in additional opportunities such as real estate, infrastructure, and Smart Beta strategies**
- **Attracted by pension-style institutional funds**
- **Want guarantees upon maturity and death**

**Does your client have
\$500K+ in assets either
individually or combined
with their family?
Introduce them to Private
Wealth Management!**

GIF (Segregated Funds) – Managers & Turn-key Solutions

AlphaFixe
Capital

GQG
PARTNERS

LAZARD
ASSET MANAGEMENT

BG BEUTEL GOODMAN
INVESTMENT COUNSEL

FISHER INVESTMENTS™
INSTITUTIONAL GROUP

PIMCO

BLACKROCK

GUARDIAN
CAPITAL

TD

CI GLOBAL ASSET
MANAGEMENT

Hillsdale
INVESTMENT MANAGEMENT INC.

TOBAM*
CORE INVESTMENTS

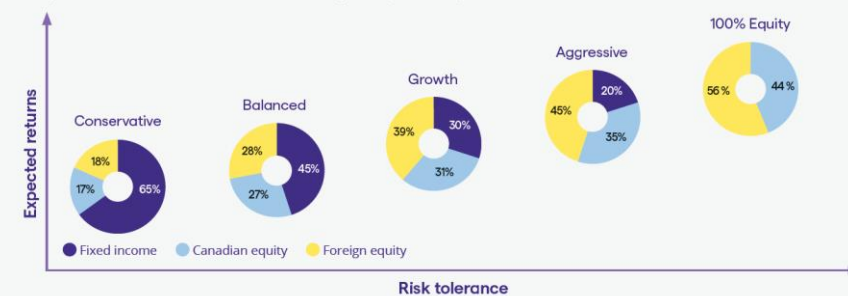
WORLDWIDE
ASSET MANAGEMENT

JARISLOWSKY FRASER
GLOBAL INVESTMENT MANAGEMENT

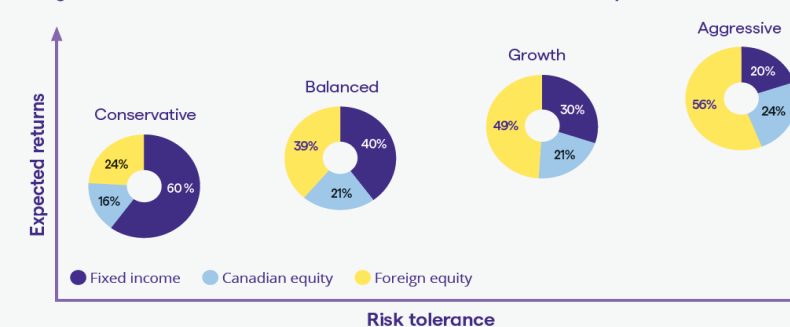
TRIASIA

FIERACAPITAL

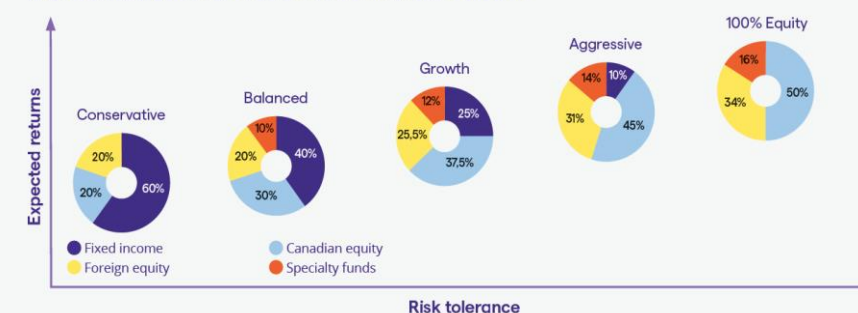
Target asset allocation for Beneva Strategy GIF portfolio profiles



Target asset allocation for Beneva Smart Beta Plus Portfolios GIF profiles



Target asset allocation for Beneva Celestia GIF portfolio profiles



Basic 75/75 (age 90), Enhanced 75/100 (age 75), Optimal 100/100 (age 85)

Beneva GIF Guarantees

	Guarantees		
Characteristics	Basic	Enhanced	Optimal
Maturity date	Age 100	The maturity date depends on the age when the first fund contribution is made	
		Age upon the first contribution	
		Maturity date:	
		Up to age 55	
		Age 70	
		As of age 55 plus 1 day and later	
		15 years after the first contribution	
Capital guaranteed upon maturity (% of contributions)	75%	75%	Guaranteed percentage depends on when the contributions were made:
		Contribution date	
		Guaranteed percentage	
		15 years or more before maturity	
		100%	
		At renewal	
		100%	
		At any other time	
		75%	
Reset of the guaranteed value upon maturity	None	• Upon request • Twice per calendar year (maximum age 85) • The maturity date is recalculated as if it were a new purchase	
Capital guaranteed upon death (% of contributions)	75%	100%	100%
Reset of the guaranteed value upon death	None	• Automatic • Every three years up to age 80 • One last reset is made at age 80	
Additional guarantee fees	None	Between 0% and 1%	Between 0% and 1.75%
Funds permitted	All	All	Specialized funds are not eligible for this guarantee

GIF Seg Fund Commission Options

- Does not change with type of investment
- Two Options
 1. No-Load: 1% Trailer
 2. Advisor Chargeback (2 Years)
3% up front and 1% trail starting month 25

What's new?

UPDATES and FYIs



RSP (Investment) Season Bonus!

Savings in Action

December 1st, 2025 to March 13, 2026

Up to \$20,555 in bonus amount to be earned through your savings sales.

Plus, up to \$6,000 in Air Canada gift cards for the top 3 supporters per region.

[See the rules](#)

Sales level (from Dec. 1, 2025 to March 13, 2026)	Bonus amount
\$250,000 to \$499,999	\$255
\$500,000 to \$749,999	\$555
\$750,000 to \$999,999	\$755
\$1,000,000 to \$1,999,999	\$1,555
\$2,000,000 to \$2,999,999	\$3,555
\$3,000,000 to \$3,999,999	\$5,555
\$4,000,000 to \$4,999,999	\$7,555
\$5,000,000 to \$9,999,999	\$9,555
Equal or superior to \$10,000,000	\$20,555

Mobile Office¹

September 16 to March 15, 2026

New user	Frequent users
Use our Mobile Office tool for the first time and get \$55.	+ After using our Mobile Office 10 times, receive an extra \$55.

Savings and investments bonus

New for 2026

Total sales credits for the year	Bonus % to be applied on savings and investments sales credits
\$0 to \$999,999	0 %
\$1,000 000 to \$2,999,999	0.16%
\$3,000,000 to \$3,999,999	0.24%
\$4,000,000 to \$4,999,999	0.32%
Over \$5,000,000	0.40%

Total enhanced sales credits for the year	Bonus % to be applied to savings and investment sales credits
\$0 to \$499,999	0%
\$500,000 to \$999,999	0.08%
\$1,000,000 to \$1,999,999	0.16%
\$2,000,000 to \$2,999,999	0.20%
\$3,000,000 to \$3,999,999	0.24%
\$4,000,000 to \$4,999,999	0.32%
\$5,000,000 and above	0.40%

*The minimum threshold for eligibility in 2025 is \$30 million. This threshold will be reviewed annually.

Get ready for an unforgettable race experience on Canada's West Coast!

- Beneva is proud to be the **Official Title Partner** of the **Beneva Vancouver Half Marathon**, taking place on June 28th, 2026, from UBC to Kitsilano.

Lace up and save! Get **25% off*** your registration with code **25OFFVANBENEVA26**.

Register now:



Stay in the loop. Join the run community—follow **@runCRS** and **@runCRSwest**!

Join us at the starting line. Let's run Vancouver together!



**BENEVA
VANCOUVER
HALF MARATHON**

**JUNE 28, 2026
#VANCOUVERHALF**

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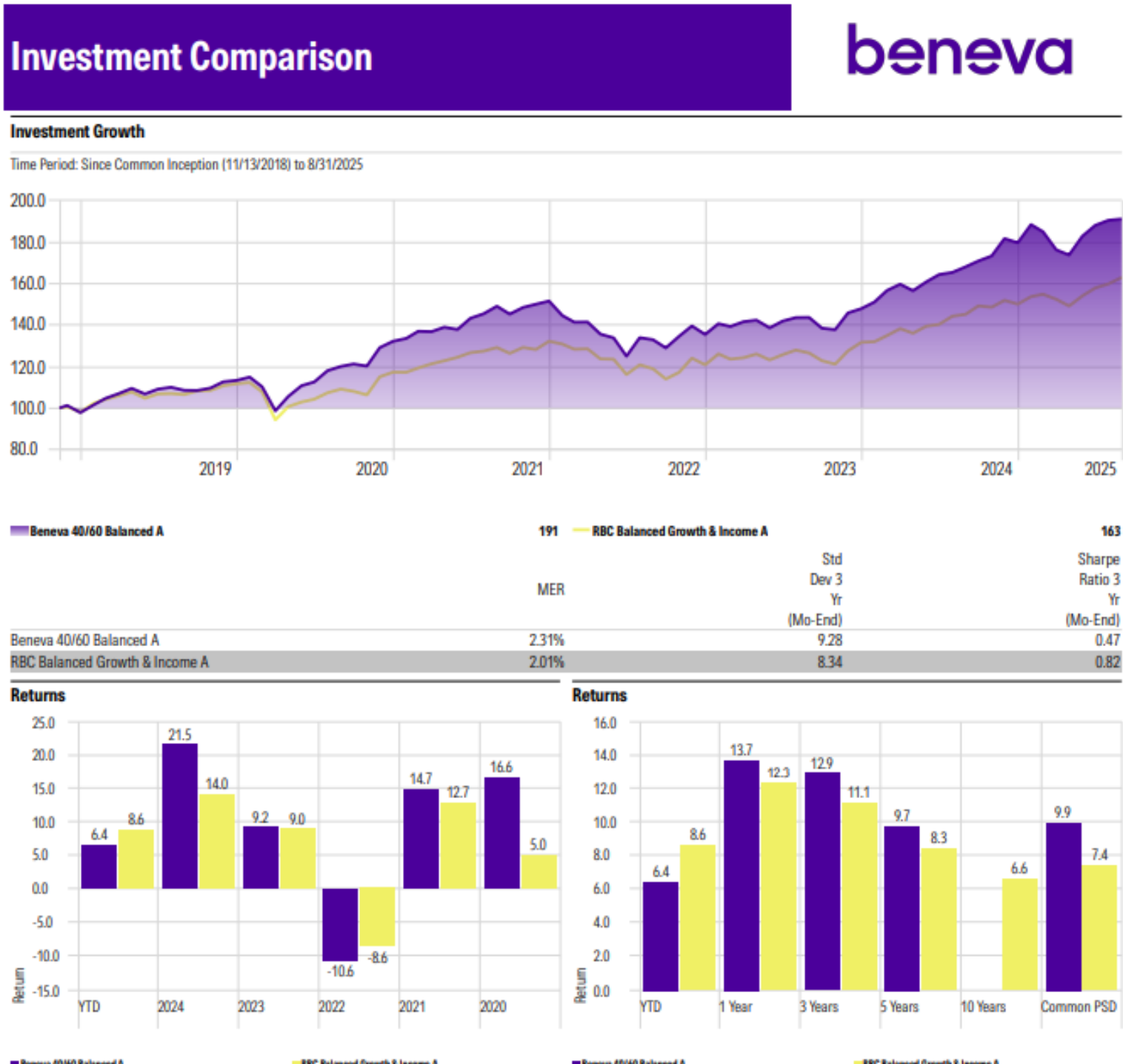
Big Enhancements Coming to Beneva!

 More investment fund options launching
this Spring

 FHSA (First Home Savings Account)
arriving this Fall

Beneva is Here to Help:

Investment Comparisons Available



Apples to Apples Equity to Income Mix

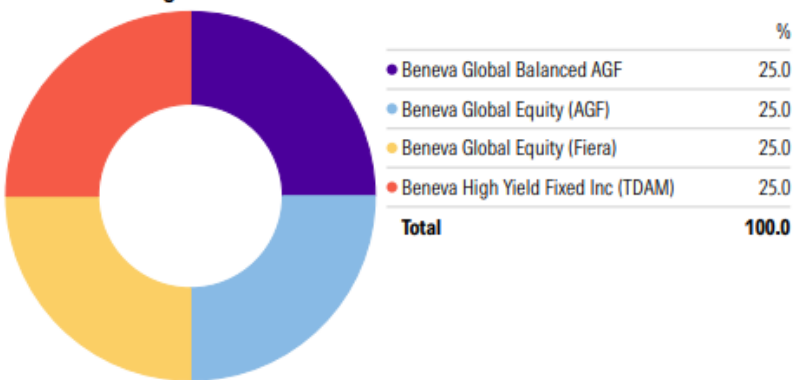
With built in features:
100% DB Beneficiaries
Resets Available
Privacy
Probate Avoidance

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■ Beneva 40/60 Balanced A

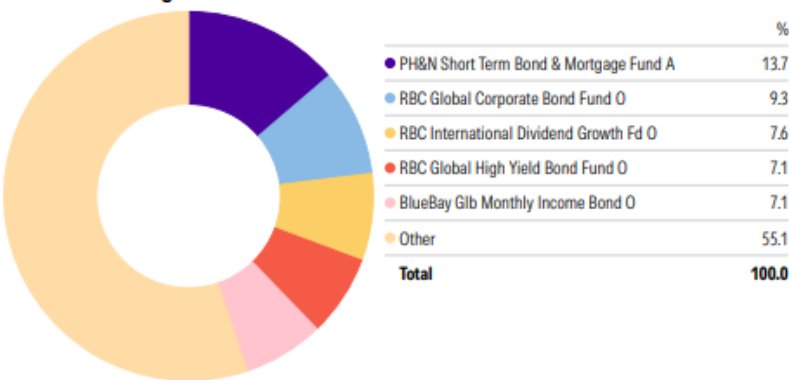
■ RBC Balanced Growth & Income A

Portfolio Holdings - Beneva 40/60 Balanced A



As of 8/31/2025

Portfolio Holdings - RBC Balanced Growth & Income A

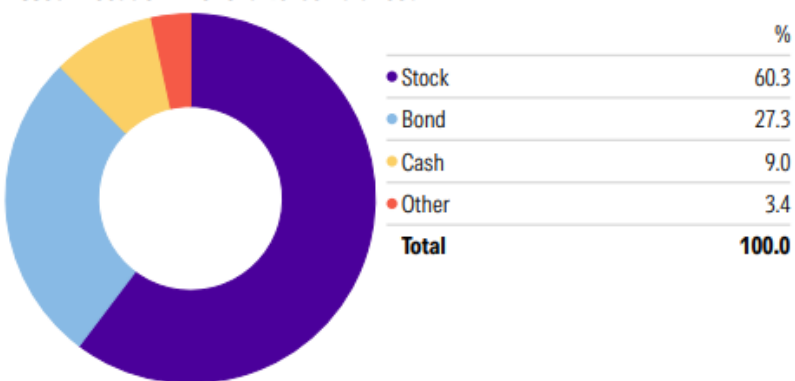


Page 1 of 2

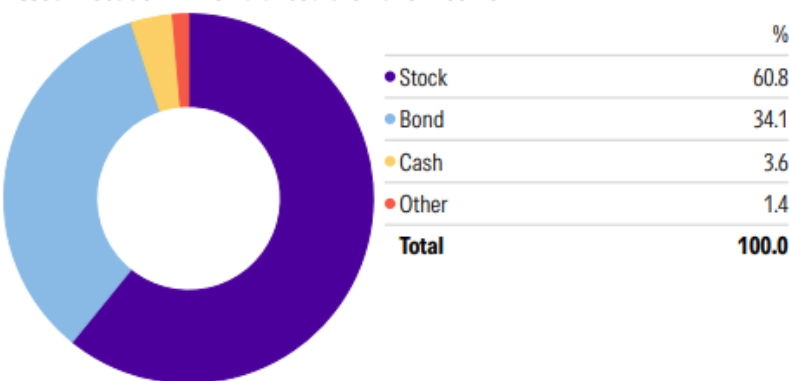
Investment Comparison

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Asset Allocation - Beneva 40/60 Balanced A



Asset Allocation - RBC Balanced Growth & Income A





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Mobile Office

Advantages: beneva.ca

- **Fast** processing of investment transactions
- User-friendly questionnaire for optimal data entry
- **Integrated remote signature** feature
- **ADVISOR SIGNS FIRST**, then client
- Automatic sending of **T2033** form to the ceding institution
- Double-check your data in real time and **avoid mistakes**
- Completes your transactions entirely online

Not Just for New Applications

Steps 1 — 28 

Mary Smith

Next >

Language*

- Address change
- Deposit**
- Guarantee Option Change
- Modify or discontinue payroll deduction
- Modify or terminate periodic deposit
- Redemption fee
- Request for cash withdrawal
- Transfer between two plans
- Transfer within the same plan

Deposit



Contractholder's last name*

Smith

Contractholder's first name*

Mary

Type of form*



New plan



Existing plan

Contract number*

12345678

Do you want to complete a Profile Selector form with this application?*



Yes



No



?

NEW WEB Based Mobile Office for Investment Accounts, GIA Investments and GIF (Seg Funds)

My requests

beneva

mobile office

Paul G.
1234-1234 PG

Advisor's profile

Pre-determined allocations

Advisor Information

Last Name*

First Name*

Fundserv Advisor?

Grunsell

Paul

☒ Yes ☐ No

Fundserv Advisor Code*

Alternate Advisor Code 1

Alternate Advisor Code 2

1234

1234

?

1234

1234

Alternate Advisor Code 3

Alternate Advisor Code 4

1234

1234

Advisor Center Email*

Email Confirmation*

Telephone

Ext.

paul.grunsell@beneva.ca

paul.grunsell@beneva.ca

403 462-9964

General Agent Information

Full General Agent Name*

Email (for follow-up)*

Email Confirmation*

Beneva Wholesaler

paul.grunsell@beneva.ca

paul.grunsell@beneva.ca

Save

After Submission, Unzipping Files

- E-Mail from no-reply@beneva.ca

Password protected folder in ZIP format with copies of the submitted forms

To open protected folder

- **Client:**

The last 4 digits of their phone number (the one entered on the application) \$%Client's Last Name

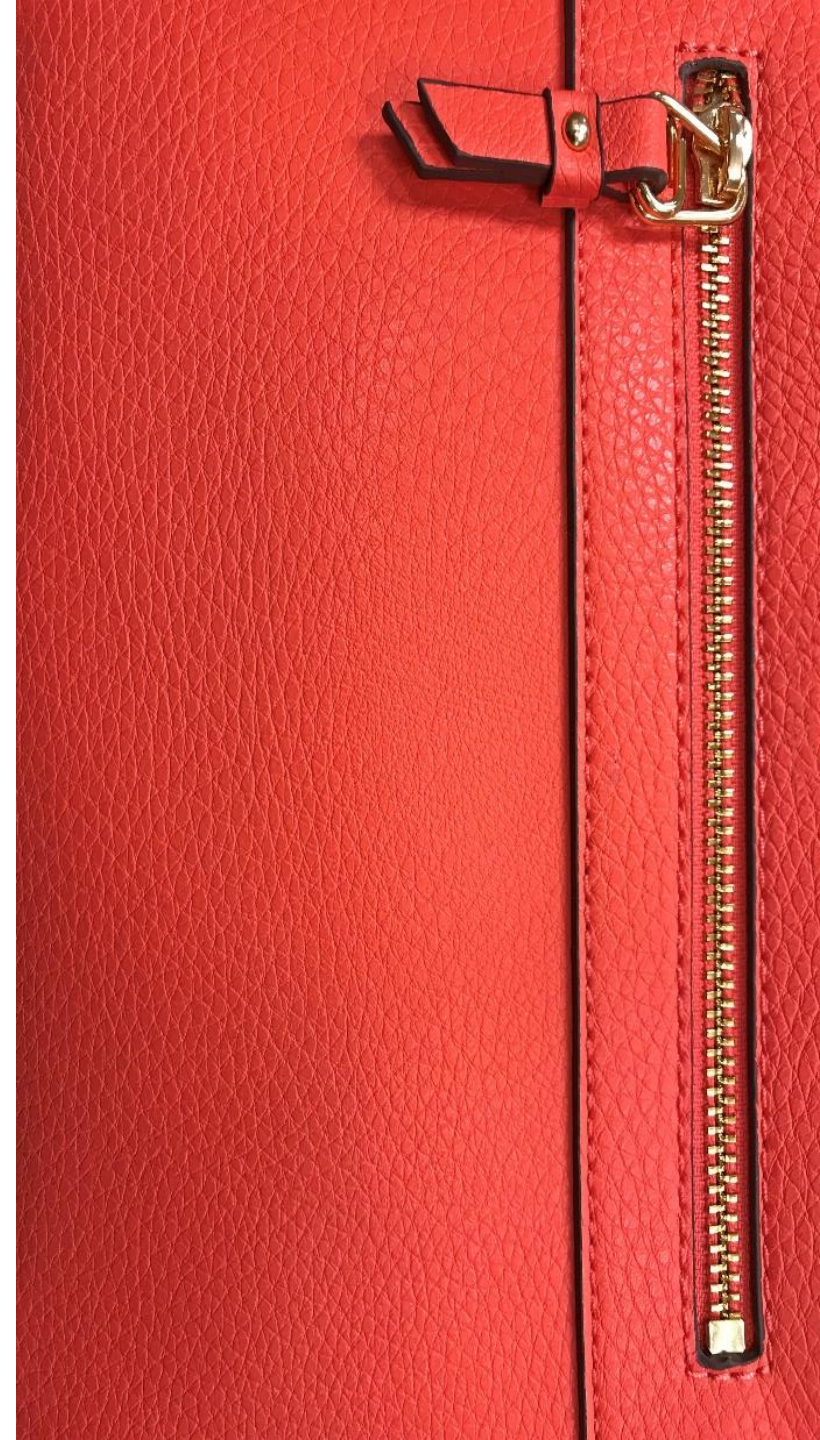
Example: 1111\$%Doe

- **MGA and advisor:**

Beneva Advisor Code \$%Advisor's Last Name

Example: 1111\$%Doe

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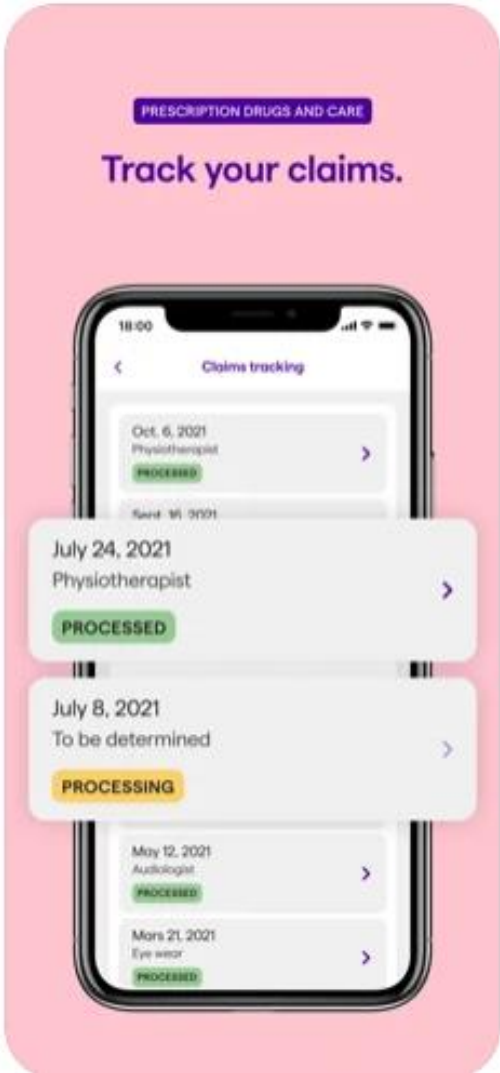
to our portal for

Clients →

Administrators →

Advisors →

Client Mobile App



Beneva Investment Summary

We've got it all, so you can focus on what matters.

Product (Funds) that you can trust.

Platform (System) that you can rely.

People (Sales Reps) that you can count on.