Beyond the Conversation

From Start to Legacy: Leveraging Lifecycle Advice to Strengthen Your Value Proposition

Andrew Gardiner: Senior Sales Director Wealth

SW Ontario





Avoiding the Sea of Sameness



What is a Unique Value Proposition.. Unique Value Promise?

UNIQUE VALUE PROPOSITION:

a business statement that clearly answers the potential customer's questions of WHAT, HOW, and WHY.

- WHAT are the benefits of using your business?
- HOW can you help them solve their problem?
- WHY should they use you instead of a competitor?

Keys to a compelling Unique Value **Proposition**

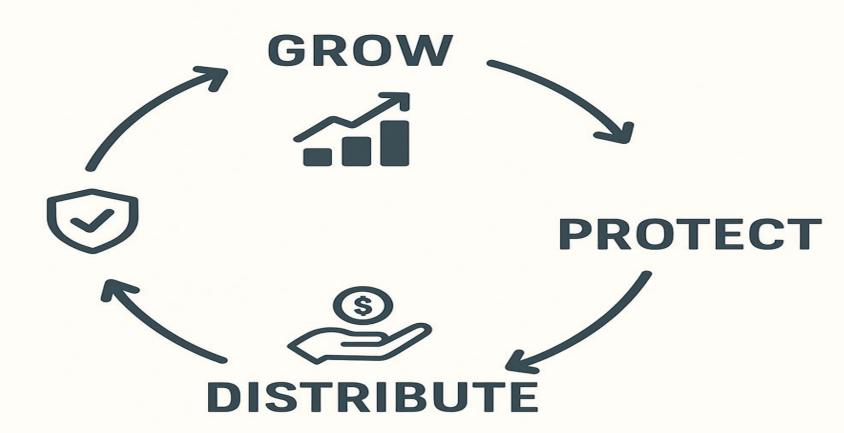
- Cleary outlines a promise
- Speaks to a specific group
- Sizable Market
- Solves their common problem
- Execute of the deliverables







Where do your skills and experience exploit the competition? Comprehensive Financial Lifecyle Solutions!



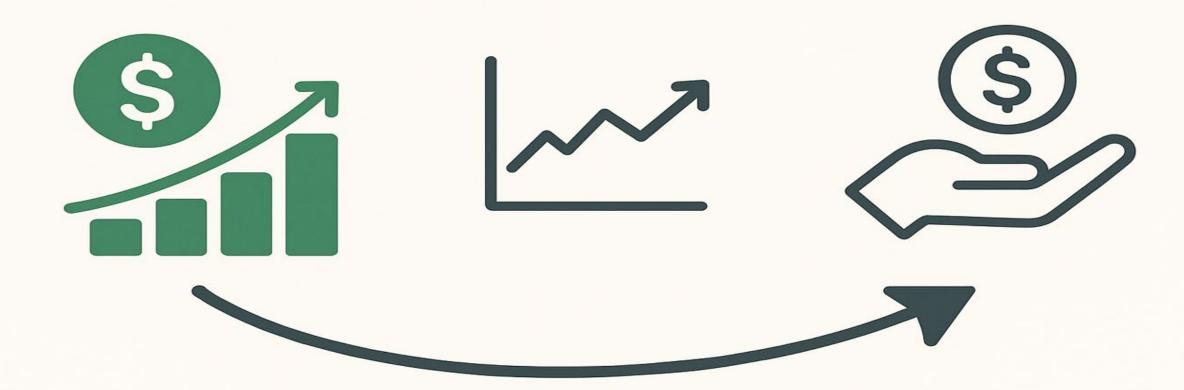
Guiding Canadian families through every stage of their financial journey.

INVESTMENT PLANNING LIFE CYCLE

ACCUMULATION

TRANSITION TO DISTRIBUTION

DISTRIBUTION





Beneva's Savings and Investments Product Offer

Non-Market Risk

Traditional GIAs

Laddered GIAs

Equity Index GIAs

High Yield Accounts

Immediate Annuities

Market Risk

Segregated Funds

Registered Investment Accounts

Registered Enhanced Investment Accounts
* NEW



BLACKROCK































	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 co	ntribution	Maturity date:		
		Up to age 55		Age 70		
		As of age 55 plus 1 da	y and later	15 years after the first contribution		
Capital guaranteed upon maturity (% of contributions)	75%	75%	Guaranteed percentage dep			
			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 eli	gible for this guarantee		

Savings and Investments

Advisors – Wealth across generations for your clients

Beneva Private Wealth Management

- Family Threshold
- Discounted Management Fees
- Access to Portfolio Construction Experts
- Auto-Rebalancing
- Greater Transparency in Reporting
- Tax Deductibility of fees in Non Registered Plans

beneva

Non-Registered: Hidden Contract Benefits

beneva

Guaranteed Investment Funds (GIF) Guarantee Option Change Beneva

Beneva Inc. P.O. Box 10510, Station Sainte-Foy, Quebec QC G1V 0A3

- N.B. To request a reset without changing the guarantee option, please use the "Beneva Guaranteed Investment Funds (GIF)
 Guarantee Reset" form (FRA727).
- Beneva will process your request in a timely manner. For the general provisions of the guarantee offered by Beneva, please refer to the Information Folder and Contract (BRA1620).
- Investors who change their guarantee option must receive the appropriate Information Folder and Contract.

1. Information about the Investor	
Last Name of Investor	First Name of Investor
Contract No. Y Y Y M M D D	
2. Request to Change Guarantee Option	
The guarantee option currently applicable under your contract is indicated Changes to the contract guarantee option are permitted once per 12-month period. The guarantee of the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Equity GIA and the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be supported by the Beneva Guaranteed Income product cannot be sup	nd.
I wish to change the guarantee option of my entire contract for one of the form that the standard option 75%-100%* Basic 75%-75%** Enhanced 75%-100%**	Optimal 100%-100%**

Changes from the Basic, enhanced and optimal guarantees toward the standard or premium guarantees are not permitted

This guarantee change will reset the guarantee at maturity and at death for all investments in my contract to the market value in force at the time of the change multiplied by the applicable percentage (whether this result is higher or lower than the guaranteed value).

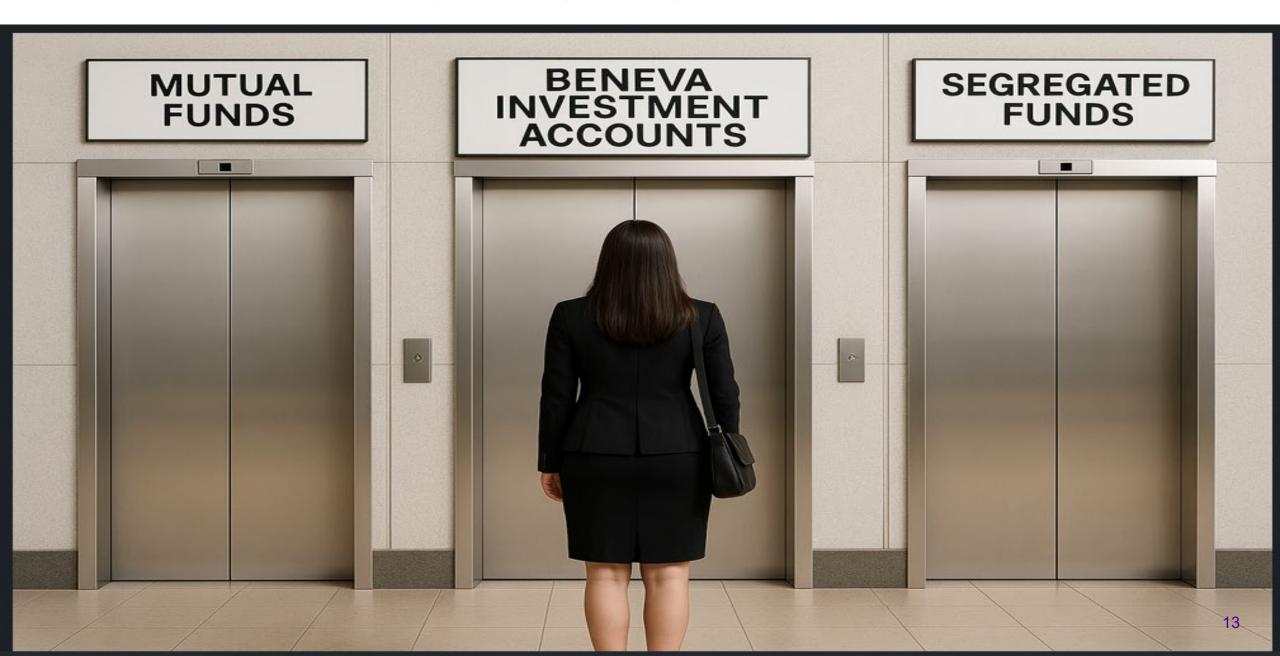
Project 84

- 100/100 Optimal Contract
- Open Contract prior to the 85th birthdate
- Additional deposits up to age 100 attract 100% Death Benef Guarantee

*Deposits made after initial deposits attract 75% maturity guarantee



Beneva has changed the registered game: The Best of Both Worlds



Registered Investment Accounts

Best of Both Worlds

- Variable interest: Based on a market index, an underlying fund or an underlying portfolio – Same FUND Same MER
- Capital guaranteed in the event of death only made before age of 75
 - 100% Death Benefit Guarantee

Fund Selection

A wide array of accounts is available based on the five asset categories:

- Fixed income
- Balanced
- Canadian Equity
- American and International Equity
- Portfolios













Excellent Risk Adjusted Performance June 30th, 2025

Global Equity AGF – 🌟 🌟 🌟 🌟

High Yield Fixed Income TD – 🌪 🌪 🌪 🌪

Canadian Balanced CI – 🌪 🌪 🌪 🌪

Canadian Fixed Income CI – $\uparrow \uparrow \uparrow \uparrow \uparrow \uparrow \uparrow \uparrow$

Global Dividend TD – 🌪 🌪 🌪

Global Balanced CI – 🌟 🌟 🌟

Conservative Profile AGF – 🌪 🌪 🌪

Moderate Profile AGF – 🌟 🌟 🌟

Growth Profile AGF – ** **



Canadian Balanced Fidelity – 🌟 🌟 🌟

Canadian Dividend Fidelity – 🌪 🌪 🌪

Canadian Equity Fidelity – 🌪 🌪 🌪

Canadian Dividend AGF - ** ** **

Global Balanced AGF – 🌪 🌪 🌪

Global Equity Discovery Dynamic – 🌪 🌪 🌪

Canadian Fixed Income AGF – 🌟 🌟 🌟

Diversified Income Fidelity – 🌪 🌪 🌟



Same Fund...Same MER...Beneva has the death benefit and the mutual fund doesn't Global Balanced (CI)=CI Global Income and Growth A Class

Average annual compound returns

YTD	1 Mo	3 Мо	6 Mo	1 Y	3 Y	5 Y	10 Y
5.70%	0.73%	5.66%	2.66%	10.37%	9.92%	7.00%	6.28%

Compound Returns**

0.73%	5.66%	2.66%	5.70%	10.37%	9.92%	7.00%	_	7.23%
1 mo	3 mo	6 mo	YTD	1 yr	3 yr	5 yr	10 yr	PSD

New!

Enhanced guarantee for our Investment Accounts

- Unbeatable value: Exclusive guarantee resets at the best price on the market
- Higher compensation for advisors
- Two flagship products designed to empower our advisors to not just meet, but exceed their sales goals

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 70To contribute: Up to age 100
Monthly Guarantee Fees	Varies by Fund Category
Funds and Management Expense Ratio (MER)	Same as Investment Accounts (75/100 guarantee)



MER and guarantee fees for Enhanced Investment Accounts

Fixed Income

Fund name	MER	Guarantee Fee
Canadian Fixed Income (AGF)	1.50%	0.25%
Canadian Fixed Income (CI Global Asset Management)	1.41%	0.25%
Global Fixed Income (CI Global Asset Management)	1.54%	0.25%
High Yield Fixed Income (TDAM)	1.77%	0.35%

Balanced

Fund name	MER	Guarantee Fee
Canadian Balanced (Cl Global Asset Management)	2.44%	0.40%
Canadian Balanced (Dynamic)	2.16%	0.40%
Canadian Balanced (Fidelity)	2.28%	0.40%
Global Balanced (AGF)	2.58%	0.45%
Global Balanced (Cl Global Asset Management)	2.47%	0.45%
Diversified Income (Fidelity)	2.28%	0.35%
Diversified Income (Dynamic)	2.15%	0.35%
Global Diversified Income (Fidelity)	2.42%	0.40%

AGF Portfolios

Fund name	MER	Guarantee Fee
Conservative Profile (AGF)	2.09%	0.30%
Moderate Profile (AGF)	2.46%	0.35%
Balanced Profile (AGF)	2.45%	0.40%
Growth Profile (AGF)	2.44%	0.45%
Aggressive Profile (AGF)	2.61%	0.50%

Dynamic Portfolios

Fund name	MER	Guarantee Fee
Conservative Profile (Dynamic)	1.88%	0.30%
Moderate Profile (Dynamic)	1.86%	0.35%
Balanced Profile (Dynamic)	2.31%	0.40%
Growth Profile (Dynamic)	2.37%	0.45%
Aggressive Profile (Dynamic)	2.38%	0.50%



MER and guarantee fees for Enhanced Investment Acocunts cont

Canadian Equity

Fund name	MER	Guarantee Fee
Canadian Dividend (AGF)	2.13%	0.45%
Canadian Dividend (Fidelity)	2.28%	0.45%
Canadian Equity Income (Dynamic)	2.11%	0.45%
Canadian Equity (Dynamic)	2.32%	0.55%
Canadian Equity (Fidelity)	2.46%	0.55%
Small Capitalization Canadian Equity (Dynamic)	2.41%	0.60%
Low Volatility Canadian Equity (TDAM)	2.41%	0.40%

U.S. and International Equity

Fund name	MER	Guarantee Fee	
American Equity (Dynamic)	2.39%	0.55%	
American Equity (Fiera Capital)	2.44%	0.55%	
Low Volatility American Equity (TDAM)	2.12%	0.55%	
U.S. Small-Mid Cap Equity (AGF)	2.55%	0.60%	
Global Dividend (TDAM)	2.34%	0.55%	
Global Equity – Discovery (Dynamic)	2.35%	0.55%	
Global Infrastructure Equity (Dynamic)	2.37%	0.60%	
Low Volatility Global Equity (TDAM)	2.52%	0.55%	
Global Equity (AGF)	2.58%	0.55%	
Global Equity (Fiera Capital)	2.54%	0.55%	
Global Sustainable Growth Equity (AGF)	2.08%	0.60%	
International Equity (Fiera Capitale)	2.59%	0.55%	
Emerging Markets (AGF)	2.52%	0.60%	

MER: Same as IA 75/100

Guarantee fees: Set to compete with the MERs of similar segregated funds offering a lower guarantee (75% vs. 100%) and no automatic annual reset



Chargeback 3 Year

	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 sales commission
- Positive trailer commission starting year 2
- Full trailer commission as soon as CB period is over
- In line with Segregated Funds industry standards
- New remuneration schedule will come into effect on September 16 (available in the advisor portal on September 4)

Chargeback 5 Year

	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%



Do you want more clients?.....Execute your UVP and Maximize *their* Value!



Balanced

Canadian Balanced (Fidelity)

As of 9/30/2025

Snapshot

Fund Manager

D Lekkerkerker, D Wolf, D Tulk

Morningstar Rating

Performance Start Date (PSD)

Risk Rating

Sharpe Ratio (3-Year)

Standard Deviation (3-Year)

Reference Fund

D Lekkerkerker, D Wolf, D Tulk

★★★

10/11/2011

Low to Medium

0.89%

7.55%

Fidelity Canadian Balanced Fund Ser A

Investment Account Fees*

	75/100	75/100 Enhanced
Total MER	2.28%	2.28%
Guarantee Fees	0.00%	0.40%
Total	2.28%	2.68%

\$25.3541

a 0.80% (\$0.20)

October 15, 2025

Asset Class Canadian Neutral Balanced
Risk Low to Medium

MER 1 0 2.80%

Low

Net Assets \$496.91 M

Inception July 25, 2008

Date

Fund Open to switches-in only

Status

Underlying Fund

FIDELITY CANADIAN BALANCED FUND



High

Beneva	Beneva Canadian Balanced (Fidelity)	2,28%
Canada Life	CAN Fidelity Balanced 75/75	2,99%
DSF	DFS GIF — Canadian Balanced — Fidelity Serie 6	2,70%
ManuLife	Manulife Fidelity Canadian Balanced GIF Select	2,80%
Beneva	Beneva Canadian Equity (Fidelity)	2,46%
ManuLife	Manulife Fidelity Canadian Disciplined Equity GIF Select	3,08%
Beneva	Beneva Diversified Income (Fidelity)	2,28%
Assomption Vie/UV	Assumption/Fidelity Monthly Income Fund	3,36%
ManuLife	Manulife Fidelity Monthly Income GIF Select	2,77%
SunLife	Sun GIF Solutions Fidelity Monthly Income	2,76%
Beneva	Beneva Global Diversified Income (Fidelity)	2,43%
Canada Life	CAN Fidelity Global Income Portfolio	2,73%
iA	Fidelity Global Monthly Income	2,95%
Beneva	Beneva American Equity (Fiera Capital)	2,43%
Sun Life	Sun GIF Solutions Fiera US Equity	3,04%
Beneva	Beneva Global Equity (Fiera Capital)	2,53%
Sun Life	Sun GIF Solutions Fiera Global Equity 3,08%	
Beneva	Canadian Fixed Income (CI Investments)	1,41%
Assomption Vie/UV	Assumption/CI Canadian Bond Fund	2,54%
Beneva	Canadian Balanced (CI Investments)	2,43%
DSF	DFS GIF — Canadian Balanced — CI	2,47%
Beneva	American Equity (Dynamic)	2,39%
iA	American (Dynamic)	2,83%
Equitable Life	Equitable Life Dynamic American Fund Select	3,12%
Beneva	Global Equity - Discovery (Dynamic)	2,35%
Equitable Life	Equitable Life Dynamic Global Discovery Fund Select	3,31%
Beneva	Canadian Equity Income (Dynamic)	2,11%
SunLife	Sun GIF Solutions Sun Life Dynamic Equity Income 2,73%	
Equitable Life	Equitable Life Dynamic Equity Income Fund Select 2,80%	
Beneva	Canadian Balanced (Dynamic) 2,16%	
Equitable Life	Equitable Life Dynamic Value Balanced Fund 3,21%	
Beneva	Diversified Income (Dynamic) 2,15%	
Equitable Life	Equitable Life Dynamic U.S. Monthly Income Fund Select 3,03%	
SunLife	Sun GIF Solutions Sun Life Dynamic Strategic Yield 2,45%	

Beneva	Beneva Canadian Balanced (Fidelity) - ENRICHI	2,28%	0,40%
DSF	DFS GIF — Canadian Balanced — Fidelity Serie 6	2,70%	
ManuLife	Manulife Fidelity Canadian Balanced GIF Select	2,80%	
Beneva	Beneva Canadian Equity (Fidelity) - ENRICHI	2,46%	0,55%
ManuLife	Manulife Fidelity Canadian Disciplined Equity GIF Select	3,08%	
Beneva	Beneva Diversified Income (Fidelity) - ENRICHI	2,28%	0,35%
Assomption Vie/UV	Assumption/Fidelity Monthly Income Fund	3,36%	
ManuLife	Manulife Fidelity Monthly Income GIF Select	2,77%	
SunLife	Sun GIF Solutions Fidelity Monthly Income	2,76%	
Beneva	Beneva Global Diversified Income (Fidelity) - ENRICHI	2,42%	0,40%
Canada Life	CAN Fidelity Global Income Portfolio	2,73%	
iA	Fidelity Global Monthly Income	2,95%	
Beneva	Beneva American Equity (Fiera Capital) - ENRICHI	2,44%	0,55%
Sun Life	Sun GIF Solutions Fiera US Equity	3,04%	
Beneva	Beneva Global Equity (Fiera Capital) - ENRICHI	2,54%	0,55%
Sun Life	Sun GIF Solutions Fiera Global Equity	3,08%	
Beneva	Canadian Fixed Income (CI Investments) - ENRICHI	1,41%	0,25%
Assomption Vie/UV	Assumption/CI Canadian Bond Fund	2,54%	
Beneva	Canadian Balanced (CI Investments) - ENRICHI	2,44%	0,40%
DSF	DFS GIF – Canadian Balanced – CI	2,47%	
Beneva	American Equity (Dynamic) - ENRICHI	2,39%	0,55%
iA	iA American (Dynamic)		
Equitable Life	Equitable Life Dynamic American Fund Select	3,12%	
Beneva	Global Equity - Discovery (Dynamic) - ENRICHI	2,35%	0,55%
Equitable Life	Equitable Life Dynamic Global Discovery Fund Select	3,31%	
Beneva	Canadian Equity Income (Dynamic) - ENRICHI	2,11%	0,45%
SunLife	Sun GIF Solutions Sun Life Dynamic Equity Income	2,73%	
Equitable Life	Equitable Life Dynamic Equity Income Fund Select 2,80		
Beneva	Canadian Balanced (Dynamic) -ENRICHI	2,16%	0,40%
Equitable Life	Equitable Life Dynamic Value Balanced Fund	3,21%	
Beneva	Diversified Income (Dynamic) - ENRICHI 2,15%		0,35%
Equitable Life	e Life Equitable Life Dynamic U.S. Monthly Income Fund Select		26
SunLife	Sun GIF Solutions Sun Life Dynamic Strategic Yield	2,45%	

Beneva	Beneva Canadian Balanced (Fidelity) - ENRICHI	2,28%	0,40%	2,68%
DSF	DFS GIF — Canadian Balanced — Fidelity Serie 6	2,70%		3,20%
ManuLife	Manulife Fidelity Canadian Balanced GIF Select	2,80%		3,11%
Beneva	Beneva Canadian Equity (Fidelity)- ENRICHI	2,46%	0,55%	3,01%
ManuLife	Manulife Fidelity Canadian Disciplined Equity GIF Select	3,08%		3,68%
Beneva	Beneva Diversified Income (Fidelity) - ENRICHI	2,28%	0,35%	2,63%
Assomption Vie/UV	Assumption/Fidelity Monthly Income Fund	3,36%		3,66%
ManuLife	Manulife Fidelity Monthly Income GIF Select	2,77%		3,08%
SunLife	Sun GIF Solutions Fidelity Monthly Income	2,76%		3,12%
Beneva	Beneva Global Diversified Income (Fidelity) - ENRICHI	2,42%	0,40%	2,82%
Canada Life	CAN Fidelity Global Income Portfolio	2,73%		3,01%
iA	Fidelity Global Monthly Income	2,95%		3,26%
Beneva	Beneva American Equity (Fiera Capital) - ENRICHI	2,44%	0,55%	2,99%
Sun Life	Sun GIF Solutions Fiera US Equity	3,04%		5.0.
Beneva	Beneva Global Equity (Fiera Capital) - ENRICHI	2,54%	0,55%	3,09%
Sun Life	Sun GIF Solutions Fiera Global Equity 3,08%			3,59%
Beneva	Canadian Fixed Income (CI Investments) - ENRICHI	1,41%	0,25%	1,66%
Assomption Vie/UV	Assumption/CI Canadian Bond Fund	2,54%		2,51%
Beneva	Canadian Balanced (CI Investments) - ENRICHI	2,44%	0,40%	2,84%
DSF	DFS GIF – Canadian Balanced – CI	2,47%		2,97%
Beneva	American Equity (Dynamic) - ENRICHI	2,39%	0,55%	2,94%
iA	American (Dynamic)	2,83%		3,43%
Equitable Life	Equitable Life Dynamic American Fund Select	3,12%		3,52%
Beneva	Global Equity - Discovery (Dynamic) - ENRICHI	2,35%	0,55%	2,90%
Equitable Life	Equitable Life Dynamic Global Discovery Fund Select	3,31%		, 3,71%
Beneva	Canadian Equity Income (Dynamic) -ENRICHI	2,11%	0,45%	2,56%
SunLife	Sun GIF Solutions Sun Life Dynamic Equity Income	2,73%		3,23%
Equitable Life	Equitable Life Dynamic Equity Income Fund Select 2,80%		3,10%	
Beneva	Canadian Balanced (Dynamic) -ENRICHI	2,16%	0,40%	2,56%
Equitable Life	Equitable Life Dynamic Value Balanced Fund	3,21%		3,25%
Beneva	Diversified Income (Dynamic) - ENRICHI	2,15%	0,35%	2,50%
Equitable Life	Equitable Life Dynamic U.S. Monthly Income Fund Select	3,03%		3,33%
SunLife	Sun GIF Solutions Sun Life Dynamic Strategic Yield	2,45%		2,95%

Accumulation

Transition

Distribution

Registered:

Investment Accounts:

'Same Fund..Same MER'

IPPs-Segregated Funds

Non-Registered: Segregated Funds 75/75

Private Wealth Management

Potential New Solutions

Registered: Enhanced Investment Accounts

Non-Registered: Segregated Funds 75/100

Equity Index GIAs

GIAs

Potential New Solutions

Non-Registered: Segregated Funds 100/100

Annuities



beneva

Key Point

Non-Registered Property held within an Insurance Contract: The ability to name beneficiary

Non-Registered Property not held within an Insurance Contract: No ability to name a beneficiary

Subject to Estate Administration Tax, Estate Fees potentially including Accounting and Legal Fees

If you want the death benefit to be paid as an annuity, you must complete form FRA1744.

3. Annuity Information

This section allows you to determine the type of annuity that will be paid to the beneficiary(ies) designated in section 1 of this form. A portion of the death benefit can also be paid in a lump sum.

If you would like to cancel the annuity for a beneficiary, please write their full name, date of birth and indicate 100% for the Lump-sum Payment Option. If you need more space, please append an additional form.

Important: To add, replace or remove a beneficiary, or change a beneficiary's payment option percentage, simply complete form Estate Planning and Change of Beneficiary.

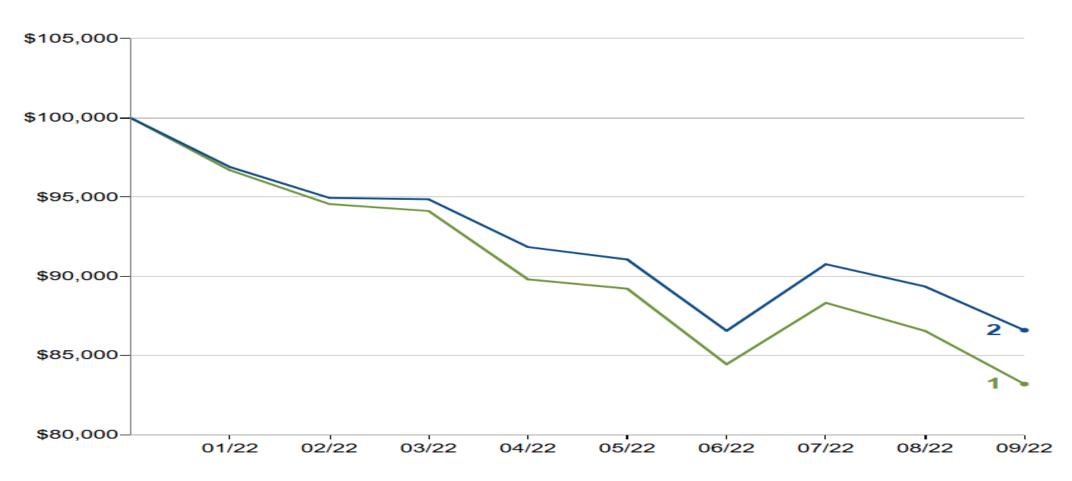
					YYYYMMDDD
Last name			First name		Date of Birth
Payment Option (Total 100%)		uity Type eck one)	Suarantee Option	Payment Type (Check one)	Annuity Payment Frequency
Annuity	% 🔲 L	ife Annuity _	years (Guarantee period)	Uniform	Monthly Semi-annually
Lump-Sum Payment	% 🔲 T	Term Annuity	years (Length of annuity)	Indexed (Up to 4%) %	Quarterly Annually
					Y , Y , Y , Y M , M D , D
Last name			First name		Date of Birth
Payment Option (Total 100%)		uity Type eck one)	Suarantee Option	Payment Type (Check one)	Annuity Payment Frequency
Annuity	% 🔲 L	ife Annuity	years (Guarantee period)	Uniform	Monthly Semi-annually
Lump-Sum Payment	% 🔲 T	Term Annuity	years (Length of annuity)	☐ Indexed (Up to 4%) %	Quarterly Annually
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Annuity	% 🔲 L	ife Annuity	years (Guarantee period)	Uniform	☐ Monthly ☐ Semi-annually
Lump-Sum Payment	% 🔲 T	Term Annuity	years (Length of annuity)	Indexed (Up to 4%) %	Quarterly Annually

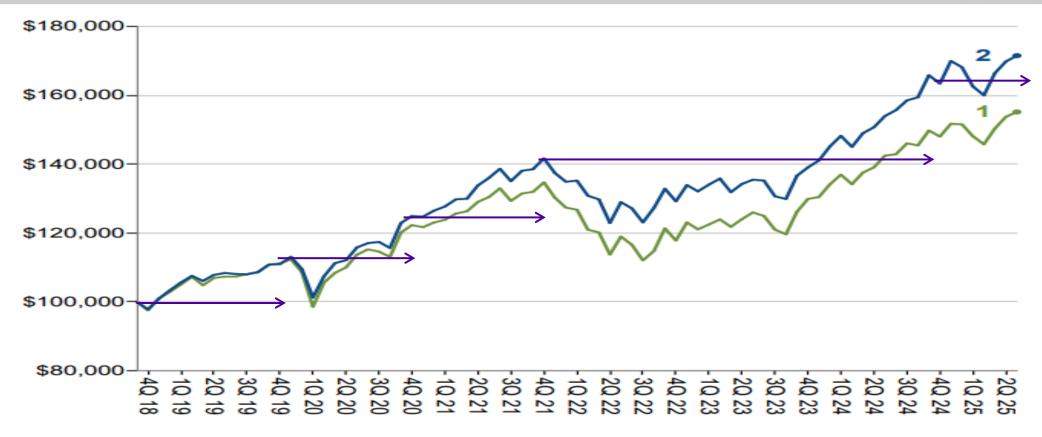


'Beneva has a death benefit and mutual funds do not'

Review your proposal

Historical Performance





Assumptions Initial Investment	\$100,000		Estimated End Date Portfolio Value	Annual Compound Return
Monthly Cash		1 Current	\$155,121	6.81%
Flow Reinvest distributions	\$0 Yes	2 Proposed	\$171,475	8.43%
Auto-rebalancing threshold	100.00%			



Sales Incentives Brokerage Financial Services

Any Individual Investment Product.....Investment Accounts/Segregated Funds/GIA/Equity Index GIA



Sales level	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
Equal to or greater than \$3,000,000	\$5,555

Boost sales before the end of the year with an accelerator and payment made before the Holidays.



Mobile Office September 16 to March 15, 2026

New user

Use our **Mobile Office** tool for the first time and get \$55.



Frequent users

After using our **Mobile Office** 10 times, receive an extra \$55.

- Quickly implement incentives to drive adoption of the tool
- Optimize productivity and reduce strike-related risks
- Reward new users and encourage adherence through all participating transactions.

Recognition Plan for Representatives

The program has 2 parts:

Individual Insurance Bonus +

Financial Services Bonus

The best of both worlds!

The bonus rate increases with:

Production performance

The number of years of loyal service



New Recognition Plan - Individual Insurance

Enhanced Not First		Bonus % app	olied to NFYC		
Enhanced Net First Year Commissions	Consecutive years of loyalty				
(ENFYC)	1	2	3	4	
\$12,000 to \$24,999	20%	25%	30%	35%	
\$25,000 to \$49,999	25 %	30%	35%	40%	
\$50,000 to \$99,999	30%	35%	40%	40%	
Over \$100,000	35 %	40%	40%	40%	

Minimum of 12 contracts issued **or** minimum of 6 contracts when the advisor's savings and investment production qualifies him/her for the savings and investment bonus



Financial Services Bonus for Representatives

Total sales credits for the year	Bonus %
\$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%

Savings and Investment Sales Credit = Sales - Outflows + (5% of assets under management based on the minimum requirement)

Enhanced Sales Credit (ESC) = Savings and Investment Sales Credit + (40 x net first-year commission)





Beyond the Conversation

From Start to Legacy: Leveraging Lifecycle Advice to Strengthen Your Value Proposition

Andrew Gardiner: Senior Sales Director Wealth

SW Ontario



