



Term 10 Life Insurance
Your health could change.
But your premiums don't have to.



WHAT DOES "TERM 10" MEAN?

Term 10 is just a simple way of saying this is a life insurance plan where your premium is guaranteed not to increase for 10 years, regardless of health changes. Premiums are based on your age at the time of initial application, so **the younger you are when you apply, the lower your rates will be.**

If you add more coverage at a later date, premiums for that additional coverage will be based on your new age-based rate – but premiums for your previous coverage will remain the same for 10 years. The additional coverage is just like buying an additional policy.

HOW CAN IT HELP YOU?

It can be a big financial help to your family if you were no longer there. We know, that's not fun to think about, but it's one of those things we have to do: If you were no longer there, think of the expenses they might be left with:

- Rent or mortgage
- Day-to-day bills and expenses
- Your children's education fund
- Debt payments
- Funeral expenses
- Your spouse's retirement fund

The fact is, **65% of Canadians would have trouble covering expenses** like these for more than a few months if the primary wage earner died.¹

But that's where Term 10 Life Insurance comes in. You can purchase coverage amounts from **\$25,000 up to \$1,000,000**, which your family could use to help cover these expenses or anything else they choose. It's a simple, affordable way to help ensure your family's financial future is protected.

ARE YOU ELIGIBLE?

As long as you are a resident of Canada, aged 18 to 70 inclusive, and meet the health requirements, you're eligible.

WHAT DOES IT OFFER?

The coverage amount of your choice is certainly the most valuable feature of Term 10 Life Insurance. But there are so many more:

- **Coverage for your spouse: They're eligible for this plan, too!**
- **Coverage is renewable up to age 85 – guaranteed:**
You can keep renewing for 10-year terms, and your coverage will not be cancelled as long as your premiums are paid, regardless of any changes in your health.
- **No medical underwriting upon renewal:**
When your coverage renews in 10 years, it will be at your new age-based rate – without any medical exams or questionnaires required at the time of renewal.

- **Option to convert to a permanent life insurance policy:**
If you wish, you can convert your Term 10 Life Insurance policy at any time before your 70th birthday without providing medical information or undergoing a medical examination at the time of conversion. A permanent policy may be more expensive, but the rates are locked in for life.

- **Living Benefit included – at no additional cost:**
Should you be diagnosed with a terminal illness with less than 12 months to live, you may be eligible for a cash advance of up to 50% of your term life insurance coverage (to a maximum of \$100,000). This cash advance is tax-free and yours to use however you wish.²

- **30-Day Money-Back Guarantee:**
If you are not completely satisfied with your Term 10 Life Insurance policy, you may return your policy to Manulife within 30 days of the issue date to have your coverage cancelled and your entire premium promptly refunded.

IS THERE ANY REASON MY BENEFIT WOULDN'T BE PAID?

There are only two simple reasons your full benefit wouldn't be paid:

- If your premiums have not been paid; and
- Suicide within two years of the effective date of the policy. In such cases, total premiums paid will be returned to your beneficiary or beneficiaries or estate without any interest adjustment.



¹ LIMRA, Canadian Billion Dollar Baby Revisited, 2014.

² To be eligible for the Term 10 Life Living Benefit, you must be less than 83 years of age and your policy must be in effect for at least two years.

For more information, to get a free quote, or to apply:
Call **1-888-913-6333**
or email **am_info@manulife.com**

NOTICE ON EXCHANGE OF INFORMATION

Information regarding your insurability will be treated as confidential. The insurer or its reinsurers may, however, make a brief report on it to MIB, Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies which operates an insurance information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 416-597-0590. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction. The address of MIB's information office is: 330 University Avenue, Suite 501, Toronto, ON M5G 1R7.

NOTICE ON PRIVACY AND CONFIDENTIALITY

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and

administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo, ON N2J 4C6.

PLEASE NOTE

This brochure is not a contract, but only an outline of the coverage, designed to explain the benefits and conditions of the insurance plan. The insurance policy, which you will receive when you join the insurance plan, will govern as to the specific details. Please read it carefully.



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