

Designed for
test-1

Lifecheque

**Designed to help you with the unexpected costs associated with surviving a critical illness.
Because recovery will be your first priority.**

Plan Description

It's important to read your contract carefully, as this illustration is only a summary of the benefits. There are some exclusions and limitations in the contract not mentioned here. In the following plan description, *you* and *your* refer to the insured of this policy.

Overview

Getting sick isn't something any of us like to think about. But it happens. The good news is, thanks to improvements in healthy living and medical advances, there's a good chance you will recover and get on with your life. But getting better costs money.

Treating and coping with an illness can mean significant and often unexpected costs.

Lifecheque is designed to help you with the unexpected. It can provide a cash benefit if you're diagnosed with one of the conditions defined in the contract and satisfy the waiting period. This can give you the financial freedom to focus on what really matters ... getting better.

You can use the money to help you:

- Find the best health care available - anywhere, through our Health Service Navigator¹
- Hire a nurse or caregiver to help you at home
- Make mortgage payments
- Replace lost income
- Reduce your workload to help you recover

The attached illustration provides you with the information you need on the costs and benefits of Lifecheque, so you can make an informed decision about protecting yourself against the financial impact of a critical illness.

Coverage and premium structures

With Lifecheque, you can choose between four coverage types. The coverage type and coverage option describe the Lifecheque insurance plan you've selected, how long the coverage will be in effect and the premium structure. Premium duration is the period of time that you will need to pay for your coverage.

Coverage Type	Coverage Option	Premium Duration *	# of Covered Conditions
Lifecheque Renewable	10-year renewable premiums	To age 75	24
	20-year renewable premiums	To age 75	24
Lifecheque Primary	Level premiums	To age 65	24
Lifecheque Permanent	Level premiums	To age 100	24
		Payable for 15 years	
Lifecheque Level	Level premiums	To age 75	24

*Premium duration is based on the coverage anniversary nearest to the indicated age.

Lifecheque premiums are guaranteed unless you request a policy change.

¹ Health Service Navigator is a comprehensive, integrated health information resource and second opinion service. The service is non-contractual and Manulife cannot guarantee its availability.

Plan Description (continued)

Covered condition benefit

Lifecheque provides a benefit if you are diagnosed with one of the covered conditions and satisfy the required waiting period, usually 30 days. The coverage then terminates. The covered condition benefit amount is reduced by any recovery benefit and/or care benefits that have already been paid.

Lifecheque covers:

- | | |
|--|---|
| ✓ aortic surgery | ✓ loss of limbs |
| ✓ aplastic anemia | ✓ loss of speech |
| ✓ bacterial meningitis | ✓ major organ failure (on waiting list) |
| ✓ benign brain tumour | ✓ major organ transplant |
| ✓ blindness | ✓ motor neuron disease |
| ✓ cancer (life threatening) | ✓ multiple sclerosis |
| ✓ coma | ✓ occupational HIV infection |
| ✓ coronary artery bypass surgery | ✓ paralysis |
| ✓ deafness | ✓ Parkinson's disease and specified atypical Parkinsonian disorders |
| ✓ dementia including Alzheimer's Disease | ✓ severe burns |
| ✓ heart attack | ✓ stroke |
| ✓ heart valve replacement or repair | |
| ✓ kidney failure | |

Important note: the contract contains specific definitions for the covered conditions and the requirements you must satisfy to receive benefits. Please see the contract for further details.

LivingCare benefit

Life is unpredictable. Some of your plans may have to change if you become unable to look after yourself. Lifecheque's LivingCare benefit can help you prepare for the unexpected. This benefit provides a monthly care benefit if you become functionally dependent, which means you require substantial assistance with two or more of the Activities of Daily Living listed in the contract, or substantial supervision is required because of a cognitive impairment, and you satisfy the waiting period. With this benefit, your functional dependence does not have to be permanent for you to make a claim, and you can submit multiple LivingCare claims over the life of the Lifecheque coverage.

How the benefit works:

Subject to underwriting approval, the LivingCare benefit is included in your Lifecheque coverage. With the LivingCare benefit, if you become functionally dependent and satisfy the waiting period, you will receive a monthly care benefit equal to 1% of your LivingCare benefit limit. The LivingCare benefit limit is based on the Lifecheque amount of insurance to a maximum \$500,000 per insured person across all Lifecheque policies. The LivingCare benefit includes a built-in claim waiver of premium, which means we will waive your premiums while you're receiving the monthly care benefit. Because the LivingCare benefit limit is included in the amount of insurance for a Lifecheque insurance coverage, any care benefits paid will reduce the total amount of insurance of that Lifecheque insurance coverage.

Plan Description (continued)

Early intervention benefit

Lifecheque's early intervention benefit pays a one-time benefit if you are diagnosed with one of the following illnesses or undergo treatments and satisfy the required waiting period:

- Chronic lymphocytic leukemia (CLL) Rai stage 0
- Coronary angioplasty
- Ductal carcinoma in situ of the breast
- Papillary or follicular thyroid cancer stage T1
- Stage 1 malignant melanoma
- Stage A (T1a or T1b) prostate cancer.

The early intervention benefit is equal to 25% of the amount of insurance across all Lifecheque insurance coverages for that insured person or \$50,000 whichever is less.

This amount is an addition to any covered condition benefit or return of premium benefit you may have received.

Recovery benefit

If you're diagnosed with a critical illness, you will want to focus on getting better as quickly as possible. The recovery benefit is designed to provide financial assistance as quickly as possible when you make a covered condition benefit claim. It provides an advancement of 10% of the total of your coverage amount minus any care benefits you've already received or a maximum of \$10,000 (whichever is less). You must provide evidence that is satisfactory to us in order to qualify for a recovery benefit, as described in the contract. There is no waiting period for the recovery benefit.

Coverage expiry

Lifecheque coverage terminates on the earliest of:

- the death of the insured person
 - the date a covered condition benefit becomes payable
 - the day after we receive your written request to cancel the coverage
 - the day the care benefits and/or recovery benefit paid equals the amount of coverage
 - the coverage expiry date unless the insured person is in a waiting period for a covered condition, early intervention benefit, care benefit, or is receiving care benefits on the coverage expiry date. Please refer to your contract for further details
-

Out of Country diagnosis

For covered condition and early intervention benefits, Manulife accepts diagnosis and treatment outside of Canada and the United States if the documentation provided assures us that the same tests, diagnosis and treatment would have occurred in Canada or the United States, and that the physician making the diagnosis has the credentials specified in the Lifecheque contract.

For the LivingCare benefit you must be residing in Canada or the United States to satisfy the waiting period and receive care benefits.

Designed for: test-1
Male, 55, Non-smoker

The Manufacturers Life Insurance Company
Presented by: Agent Default

Tel:
Fax:
E-mail:

Effective date: January 23, 2020
Reference #: 16.06.0.0B - 230120132326

Plan Description (continued)

Return of Premium on Death (ROPD) rider

This rider returns the money you've paid if you die before becoming eligible for a covered condition or LivingCare benefit. The benefit amount you will receive equals the premiums you paid for this rider, any other Return of Premium riders on the associated Lifecheque coverage, and the premiums for that Lifecheque insurance coverage, including any applicable rating, up to the coverage limit. The benefit amount also includes the policy fee if the policy is terminating. We will also include any premiums you have paid for your waiver of premium on disability rider if these premiums have not yet been returned under any Return of Premium (ROP) rider. The ROPD benefit amount is reduced by any recovery benefit and/or care benefits that have already been paid.

If the ROPD benefit amount (not including the policy fee or premiums paid for any Waiver of Premium on Disability rider) equals the coverage limit, we no longer require premiums for this rider. Any coverage amount decrease will result in a reduction to the ROPD benefit.

Company strength

Lifecheque is offered through Manulife Financial (The Manufacturers Life Insurance Company).

Manulife Financial is a leading Canadian-based financial services company operating in more than 20 countries and territories worldwide. For more than 125 years, clients have looked to Manulife Financial for strong, reliable trustworthy and forward-thinking solutions for their significant financial decisions. Our international network of employees, agents and distribution partners, offers financial protection and wealth management products and services to millions of clients. The company operates as Manulife Financial in Canada and Asia and primarily as John Hancock in the United States. Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

Coverage and Premium Details

		Amount of Insurance	Initial Premium
test-1, Male, Age 55, Non-smoker Level			
	Return of Premium on Death (ROPD) rider	\$100,000	\$2,533.92 \$123.96
	Policy Fee :		\$75.00
	Annual Premium :		\$2,732.88
	Monthly Premium :		\$245.95

Notes:

- This is an illustration, not an insurance contract. Extensive effort has been made to ensure the accuracy of the information presented. However, in case of discrepancy, the actual policy provisions govern the terms of the contract.

- Premiums quoted are based on the specifics illustrated: plan type, amount of insurance, the insured's smoking status, age and insurance rating. If the policy is issued with different specifics, the premium may change.

Plan Details

End of Policy Year	Total Policy Annual Premium (\$)	Total Policy Face Amount* (\$)	Total ROPD Benefit (\$)
1	2,732.88	100,000	2,732.88
2	2,732.88	100,000	5,465.76
3	2,732.88	100,000	8,198.64
4	2,732.88	100,000	10,931.52
5	2,732.88	100,000	13,664.40
6	2,732.88	100,000	16,397.28
7	2,732.88	100,000	19,130.16
8	2,732.88	100,000	21,863.04
9	2,732.88	100,000	24,595.92
10	2,732.88	100,000	27,328.80
11	2,732.88	100,000	30,061.68
12	2,732.88	100,000	32,794.56
13	2,732.88	100,000	35,527.44
14	2,732.88	100,000	38,260.32
15	2,732.88	100,000	40,993.20
16	2,732.88	100,000	43,726.08
17	2,732.88	100,000	46,458.96
18	2,732.88	100,000	49,191.84
19	2,732.88	100,000	51,924.72
20	2,732.88	100,000	54,657.60

Notes:

- * This is the amount we will pay if the insured person is diagnosed with a covered condition and satisfies the required waiting period, as defined in the contract.
- The benefit amounts shown here assume that no care benefits and/or recovery benefit have been paid.
- If the ROP benefit amount (not including the policy fee or premiums paid for any Waiver of Premium on Disability rider) equals the coverage limit, we no longer require premiums for the rider. Any coverage amount decrease will result in a reduction of the ROP benefit. The total ROP benefits at a coverage level are shown in the ROP rider column.
- The illustrated Return of Premium benefits are based on annual premium payments and do not reflect the actual benefit amount payable if premium payments are based on a different frequency.

Designed for: test-1
Male, 55, Non-smoker

The Manufacturers Life Insurance Company
Presented by: Agent Default

Tel:
Fax:
E-mail:

Effective date: January 23, 2020
Reference #: 16.06.0.0B - 230120132326

Coverage Details

test-1, Male, Age 55, Non-smoker, Standard				
End of Policy Year	Attained Age	Total Annual Coverage Premium* (\$)	Coverage Amount** (\$)	Return of Premium on Death (\$)
1	56	2,657.88	100,000	2,657.88
5	60	2,657.88	100,000	13,289.40
10	65	2,657.88	100,000	26,578.80
15	70	2,657.88	100,000	39,868.20
20	75	2,657.88	100,000	53,157.60

Notes:

- * This amount does not include the policy fee or any premiums associated with any waiver of premium on disability or Children's Lifecheque riders. Please see the Plan Details for the total policy premium.
- ** This is the amount we will pay if the insured person is diagnosed with a covered condition and satisfies the required waiting period, as defined in the contract.
- The benefit amounts shown here assume that no care benefits and/or recovery benefit have been paid.
- If the ROP benefit amount equals the coverage limit (not including the policy fee or premiums paid for any Waiver of Premium on Disability rider) we no longer require premiums for the rider. Any coverage amount decrease will result in a reduction of the ROP benefit. The total ROP benefits at a coverage level are shown in the ROP rider column.
- The Return of Premium (ROP) benefits shown here are based on annual premium payments and do not reflect the actual benefit amount payable if premium payments are based on a different frequency.
- The Return of Premium benefits shown here do not include the policy fee or the premiums paid for any Waiver of Premium on Disability rider, as defined in the contract.

Designed for: test-1
Male, 55, Non-smoker

The Manufacturers Life Insurance Company
Presented by: Agent Default

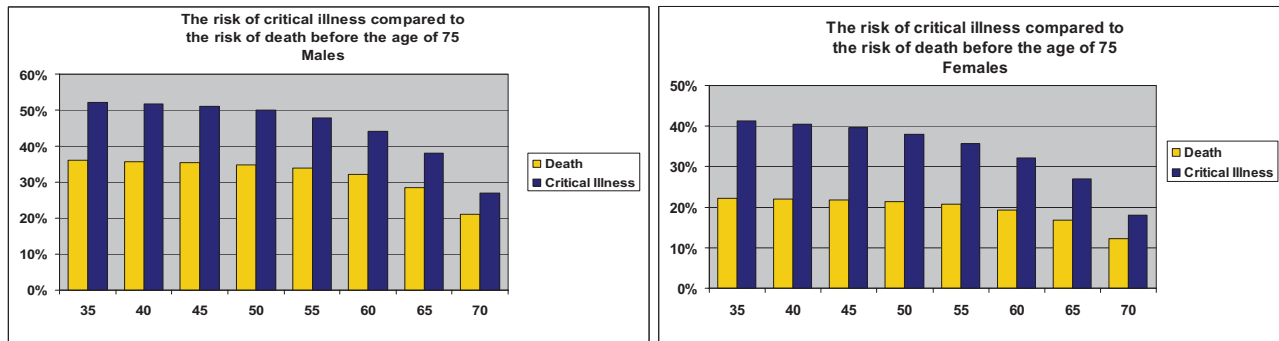
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Is Lifecheque worth it ?

You may ask yourself if critical illness insurance is really worth it. Perhaps you feel you're in a good financial position to cover the costs of recovery if you ever become critically ill, or perhaps you're concerned there isn't enough room in your budget to pay the premiums for a critical illness insurance policy.

Whatever your reason, you have every right to question whether it's really worth it to buy critical illness insurance. But consider this: According to Canadian statistical data, your risk of being diagnosed with a critical illness is higher than your risk of dying before the age of 75. And recovering from a critical illness can cost money, usually much more than expected.¹



The payback for the dollars you spend on critical illness insurance could be immeasurable when you compare the financial peace of mind you will have during a difficult time in your life. Lifecheque can help alleviate the stress of having to find additional funds to pay for unexpected recovery costs. It could also eliminate the need to liquidate assets or make withdrawals from your retirement savings plan that will impact your long-term financial goals.

¹ Source: Munich Re using National health and mortality data based on the 22 conditions covered by Lifecheque, November 2007

Is Lifecheque worth it ? (continued)

Insured: test-1, Male, Age 55, Non-smoker, Standard

Year	Annual Premium (\$)	Total Critical Illness Benefit* (\$)	Rate of Return on CI Benefit (%)
1	2,732.88	100,000	3,559.14
2	2,732.88	100,000	456.97
3	2,732.88	100,000	192.76
4	2,732.88	100,000	112.44
5	2,732.88	100,000	75.76
6	2,732.88	100,000	55.30
7	2,732.88	100,000	42.45
8	2,732.88	100,000	33.73
9	2,732.88	100,000	27.47
10	2,732.88	100,000	22.79
15	2,732.88	100,000	10.52
20	2,732.88	100,000	5.45

Notes:

- * This is the amount we will pay if the insured person is diagnosed with a covered condition and satisfies the required waiting period, as defined in the contract.
- The Rate of Return on ROP rider is a notional value that compares the premiums paid for the Return of Premium (ROP) rider to the Return of Premium benefit available at the end of the specified year.
- The Return of Premium benefits shown here do not include the policy fee or the premiums paid for any Waiver of Premium on Disability rider. These amounts will be included in the Return of Premium benefits calculation as described in the Lifecheque contract.
- The Return of Premium (ROP) benefits shown here are based on annual premium payments and do not reflect the actual benefit amount payable if premium payments are based on a different frequency.
- The benefit amounts shown here assume that no care benefits and/or recovery benefit have been paid.

Designed for: test-1
Male, 55, Non-smoker

The Manufacturers Life Insurance Company
Presented by: Agent Default

Tel:
Fax:
E-mail:

Effective date: January 23, 2020
Reference #: 16.06.0.0B - 230120132326

Lifecheque critical illness insurance product page

In this product page, *you* and *your* refer to the policy owner.

IMPORTANT: Any reference to testing, tests, test results, or investigations excludes genetic tests. Genetic test means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis or prognosis.

Please print clearly.

1 Who is eligible to apply for Lifecheque coverage?

Before completing the *Application for life, disability and critical illness insurance*, NN7000E, and this Lifecheque product page, it's important to understand that Lifecheque critical illness insurance coverage isn't available to adults or children who have had any of the conditions or procedures listed to the right.

Other factors may also affect a person's insurability, i.e. blood pressure, cholesterol, ECG results, smoking, family history, and pending or abnormal medical tests.

If the person to be insured has been referred for further medical review or has any medical tests or reviews pending, **please do not submit a Lifecheque application until the results have been received.**

If the person to be insured has had any of the conditions or procedures listed here, they are not eligible for Lifecheque coverage. **Please do not submit an application.**

- AIDS or HIV positive
- Alcohol abuse in the past two years
- Aplastic anemia
- Bacterial meningitis
- Blindness - may be available with exclusions
- Cancer, life threatening (except basal cell skin cancer)
- Cerebral palsy
- Cognitive impairment
- Coma
- Cystic fibrosis
- Deafness - may be available with exclusions
- Dementia, including Alzheimer's disease
- Diabetes
 - insulin-dependent diabetes mellitus (IDDM)
 - non-insulin-dependent diabetes mellitus (NIDDM) under age 40
 - non-insulin-dependent diabetes diagnosed within the past six months
- Down syndrome
- Drug use within the past three years - other than social marijuana use
- Epilepsy (uncontrolled)
- Hemophilia
- Heart - any heart condition or heart/cardiac trouble including: heart attack, angina, bypass surgery, congenital heart conditions, coronary angioplasty, heart valve surgery
- Hepatitis B (carrier with current viral activity) or C
- Huntington's chorea
- Kidney disease - other than kidney stones and/or a history of kidney infection
- Lupus - other than discoid lupus erythematosus
- Major organ failure (on a waiting list)
- Major organ transplant
- Multiple sclerosis
- Muscular dystrophy
- Paralysis - other than Bell's palsy - coverage may be available with exclusions
- Parkinson's disease and specified atypical parkinsonian disorders
- Progressive motor neuron diseases, for example: ALS (amyotrophic lateral sclerosis) - Lou Gehrig's disease
- Pulmonary fibrosis
- Sickle cell disease
- Stroke - cerebrovascular accident or transient ischemic attack (TIA)
- Suicide attempt within the past two years

2 Coverage details

All coverages are eligible for the LivingCare benefit, subject to underwriting.

• **10-year renewable** — coverage to age 75. The coverage renews every 10 years and the premium increases with each renewal.

• **20-year renewable** — coverage to age 75. The coverage renews every 20 years and the premium increases with each renewal.

• **Primary** — coverage to age 65. The premium will not increase.

• **Level** — coverage to age 75. The premium will not increase.

• **Permanent** — coverage for the lifetime of the insured. The premium will not increase.

Name of insured person: _____			Application number: _____	
Coverage	Amount of insurance	Premium duration	Riders	
<input type="radio"/> 10-year renewable	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium on death	
<input type="radio"/> 20-year renewable	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium on death	
<input type="radio"/> Primary	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death	
<input type="radio"/> Level	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death	
<input type="radio"/> Permanent	\$ _____	<input type="radio"/> Pay for 15 years*† <input type="radio"/> Pay until age 100	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium on death	
<input type="radio"/> Same as above or				
Name of insured person: _____			Application number: _____	
Coverage	Amount of insurance	Premium duration	Riders	
<input type="radio"/> 10-year renewable	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium on death	
<input type="radio"/> 20-year renewable	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium on death	
<input type="radio"/> Primary	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death	
<input type="radio"/> Level	\$ _____	Until the coverage expires	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death	
<input type="radio"/> Permanent	\$ _____	<input type="radio"/> Pay for 15 years*† <input type="radio"/> Pay until age 100	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium on death	

* If you select this Permanent coverage with a premium duration of 15 years, you cannot purchase a Children's Lifecheque rider.

† If you select this premium duration, you may wish to consider purchasing the return of premium on death rider and the return of premium with early surrender option rider. If you do not purchase these riders, we will only refund any unused portion of your premiums paid during the policy year in which: an insured person dies, you cancel your coverage, or your coverage terminates because we pay you a covered condition benefit.

2 Coverage details (continued)

☐ Same as page 1 or

Name of insured person: _____ Application number: _____

Coverage	Amount of insurance	Premium duration	Riders
<input type="radio"/> 10-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> 20-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> Primary	\$	Until the coverage expires	<input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Level	\$	Until the coverage expires	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Permanent	\$	<input type="radio"/> Pay for 15 years**† <input type="radio"/> Pay until age 100	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium on death

* If you select this Permanent coverage with a premium duration of 15 years, you cannot purchase a Children's Lifecheque rider.

† If you select this premium duration, you may wish to consider purchasing the return of premium on death rider and the return of premium with early surrender option rider. If you do not purchase these riders, we will only refund any unused portion of your premiums paid during the policy year in which: an insured person dies, you cancel your coverage, or your coverage terminates because we pay you a covered condition benefit.

3 Additional protection

Check each type of additional protection you would like to add to this policy.

Note: The Children's Lifecheque rider expires on the coverage anniversary closest to the insured parent's 65th birthday.

The rider includes the option to apply for critical illness insurance for a covered child. You must apply during an option period as explained in your Lifecheque contract.

☐ **Children's Lifecheque rider**

Parents who are applying for Lifecheque coverage can choose to insure their children through a Children's Lifecheque rider. Coverage is available in multiples of \$5,000 to the lesser of \$100,000 or 50 per cent of the insured parent's Lifecheque coverage. All children insured through a single rider will have the same amount of coverage. You must complete the child rider sections of the *Application for life, disability and critical illness insurance*, NN7000E, for all children to be insured by this rider.

Name of insured parent (first, middle initial, last)		Amount of Children's Lifecheque coverage \$
Name of child to be insured (first, middle initial, last)		Name of child to be insured (first, middle initial, last)
Name of child to be insured (first, middle initial, last)		Name of child to be insured (first, middle initial, last)

☐ **Waiver of premium on disability rider**

You can apply for waiver of premium on disability rider for:

- a person to be insured under a Lifecheque coverage, or
- one of the owners named on the accompanying *Application for life, disability and critical illness insurance*, NN7000E.

That owner should also complete sections 2, 5, 6, 7 and 12 of that application.

Name of person to be insured (first, middle initial, last)	Name of person to be insured (first, middle initial, last)
Name of person to be insured (first, middle initial, last)	Name of person to be insured (first, middle initial, last)

4 Signatures

By signing below,

- you declare that you have read this document and that the statements and answers it contains are complete and true
- you understand that if the person to be insured qualifies for temporary critical illness insurance, no LivingCare benefit, early intervention benefit or recovery benefit is payable under that temporary insurance
- you agree that this document forms part of your application to The Manufacturers Life Insurance Company for Lifecheque insurance.

Signed at (city or town)	Date (dd/mm/yyyy)
Signature of policy owner X	
Signature of witness X	
Signature of policy owner X	
Signature of witness X	
Signature of insurance advisor X	