

coverme™

Life

If you have any questions,
please give us a call:

1-877-624-4559

or visit

www.mcgillhealth.com



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coverme™

Health

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Life

 **Manulife Financial**



Life With Certainty

Life offers you few guarantees.

The CoverMe™ Guaranteed Issue Life
plan offers you many.



McGill Financial Services
"Wise solutions for smarter tax savings"

 **Manulife Financial**

coverme™

Life

The CoverMe Guaranteed Issue Life plan guarantees you a measure of protection you can be sure of in this uncertain world.

Wouldn't you like to spend less time worrying about final expenses and debts you may leave behind ... and spend more time enjoying life with the people you love? That is why we designed the CoverMe Guaranteed Issue Life plan.

Other life insurance plans may protect your loved ones from these financial burdens. But the CoverMe Guaranteed Issue Life plan offers you real peace of mind with guaranteed acceptance, guaranteed rates and much more!

Final expenses. Medical expenses. Outstanding loans and credit card debts. Regardless of whether you're working hard and focusing on building your career, raising a family, or your family is grown and on their own, the need for financial protection is real – no matter what age or stage you're at in life. Fortunately, with the affordable coverage offered by the CoverMe Guaranteed Issue Life plan, you'll be able to protect those you care about most with an extra measure of security.

Perhaps you want to ensure that your final expenses are not a burden to those most important in your life. Maybe you'd like your spouse to have an extra financial cushion to fall back on. Or, you'd just like to pass along a little something to your children or grandchildren.

Regardless of your reasons, the CoverMe Guaranteed Issue Life plan offers you one of the easiest ways to obtain the extra financial protection you want and need.

With CoverMe Guaranteed Issue Life, your acceptance is guaranteed – no medical exam or health questions are required

Unlike most life insurance coverage, the CoverMe Guaranteed Issue Life plan does not require any medical underwriting. That means that as long as you are a Canadian citizen age 40 to 75, your acceptance is guaranteed*.

* Acceptance is guaranteed upon receipt of initial premium payment(s).

The guarantees don't stop once you are covered

Once you are insured under the CoverMe Guaranteed Issue Life plan, you can be confident that you made a wise decision. Guaranteed.

- ✓ Your premiums will never go up for as long as you are covered – guaranteed
- ✓ Your coverage amount will never decrease – guaranteed
- ✓ Your coverage will never be cancelled as long as your premiums are paid – guaranteed
- ✓ And you can enjoy premium-free coverage after your 95th birthday – guaranteed.

The CoverMe Guaranteed Issue Life plan offers choice

Recognizing that different people have different priorities regarding life insurance, the CoverMe Guaranteed Issue Life plan is designed to offer you coverage levels from \$5,000 up to \$25,000. When deciding on the coverage amount, keep in mind that your final expenses alone could run into thousands of dollars, not to mention any outstanding debts you may leave behind.

Benefits increase to five times the coverage amount, if you die accidentally before age 85

In the event of accidental death before age 85, your beneficiary could receive an Accidental Death Benefit that is five times your CoverMe Guaranteed Issue Life plan coverage amount! That means that if, for instance, you choose the \$25,000 benefit and die before age 85 because of a bodily injury caused by accidental means while your policy is in force, your beneficiary could receive up to \$125,000!

Benefits payable under the CoverMe Guaranteed Issue Life plan

DURING THE FIRST TWO YEARS OF COVERAGE:

Cause of death	Benefit payable
Suicide	Refund of 100% of the premiums paid, without interest
Non-accident*	Refund of premiums paid plus 10% interest compounded annually
Accident	5 X the Life Benefit Amount

FOLLOWING THE FIRST TWO YEARS OF COVERAGE:

Cause of death	Benefit payable
Suicide	Life Benefit Amount
Non-accident	Life Benefit Amount
Accident (under 85 years of age)	5 X the Life Benefit Amount
Accident (at age 85+ years)	Life Benefit Amount

* Coverage must be in force for at least 2 years before the Life Insurance amount you choose becomes payable.

Coverage includes a Living Benefit that puts you first, when you need it most

In the event of a diagnosis of a terminal illness with a prognosis of less than 12 months to live, you will have the option of applying to receive an advance of up to 50% of your life insurance benefit, provided your coverage has been in force for at least two years. You can use the money however you wish – to pay for a trip with your family, to pay medical expenses, to pay down a loan – the choice will be yours.

Your coverage is guaranteed premium-free from age 95

Your coverage is guaranteed to continue – without the need for any additional medical information. That means you'll continue to be covered – even if your health changes in the future. And, after your 95th birthday, you'll continue to be insured – without paying another premium again!

Your coverage cannot be cancelled

Your coverage cannot be cancelled for any reason, including changes in your health, as long as your premiums are paid. Of course, you can choose to cancel this protection at any time.

Low-cost premiums make this coverage easy to budget for

Based on an affordable monthly cost, it's easy to ensure that those who matter most in your life have an extra measure of security. Even better, under current legislation the life insurance benefit is 100% tax-free!

Non-smokers enjoy up to 20% lower premiums

Lower premiums are available for those who have not used any tobacco products or nicotine substitutes in the last 12 months or more. If you apply as a smoker, you can still take advantage of this better value by applying to switch to the lower non-smoker rates once you've quit smoking for at least 12 months.

The sooner you apply, the lower your rates will be

The age you are when you apply, your gender and smoking status will determine your premiums. Apply today and you'll save a significant amount because you'll pay the premium rate for your current age, not the higher rate for your age after your next birthday!



Your rates are guaranteed not to increase

Unlike some other life insurance plans, your CoverMe Guaranteed Issue Life premiums will not increase as you get older – guaranteed! Choose your benefit amount today and gain the security of knowing that your rates will never increase and that your coverage will never decrease.

Convenient payment options

For your convenience, your monthly premiums can be paid by cheque, Pre-Authorized Collection (automatic bank withdrawal) or by credit card (Visa, MasterCard or American Express), whichever method works best for you.

30-Day Satisfaction Guarantee – or your money back

Once you receive your certificate of coverage, examine it carefully. If you decide that you are not completely satisfied, simply return your certificate to Manulife Financial within 30 days of receipt to have your coverage cancelled and your premiums refunded in full – no questions asked!

Applying for coverage is fast and easy

1. Simply select the coverage that you or you and your spouse have decided on. (For your convenience, your spouse can also use the same application form.)
2. Complete, sign and date the enclosed application.
3. Return it, along with your first premium payment, in the postage-paid envelope provided.

The last thing you want is to leave those you love most, unprepared.

Apply for CoverMe Guaranteed Issue Life insurance today!

Why buy CoverMe Guaranteed Issue Life insurance?

Because...

- ✓ Your acceptance is guaranteed
- ✓ No medical exams or health questions to answer when you apply
- ✓ Your coverage cannot be cancelled as long as you pay your premiums
- ✓ Premiums will never increase and coverage will never decrease
- ✓ Lower rates of up to 20% if you are a non-smoker
- ✓ Convenient payment options to suit your budget
- ✓ The life insurance benefit is 100% tax-free under current legislation
- ✓ Tax-free cash advance of up to 50% is available if diagnosed with a terminal illness
- ✓ Five times the life benefit paid for accidental death before age 85
- ✓ Applying is fast, convenient and easy!

Life insurance protection from a company you can trust

Canada was not yet 20 years old when The Manufacturers Life Insurance Company (Manulife Financial) was incorporated on June 23, 1887. Sir John A. Macdonald, Canada's first Prime Minister, was elected President of the company. Today, Manulife Financial is a leading Canadian-based financial services group, serving millions of customers in 19 countries and territories worldwide. With our solid Canadian presence and offices in most major cities from coast to coast, it's easy for you to do business with us wherever you live. Manulife Financial is a financially strong organization. If you'd like more information about Manulife Financial, you can find us at www.manulife.com. Manulife Financial has been earning the trust of Canadians for more than 110 years; we look forward to earning yours.

To gain the additional security offered by the CoverMe Guaranteed Issue Life plan, simply complete the enclosed Application form, include your first month's payment and drop it in the mail today!

If you have any questions, give us a call at 1-877-COVER ME * (1-877-268-3763) or visit www.coverme.com.

Exclusions

If death results from suicide during the first two years of coverage, benefits are limited to a refund of all premiums paid. In the case of death by natural causes within the first two years of coverage, benefits would be limited to a refund of all premiums paid, plus interest.

Please note: the Accidental Death Benefit is not payable if death results from:

- Suicide or self-inflicted injury
- Illness, disease, infirmity or medical complications
- Participating in high-risk activities
- Voluntary involvement in a criminal offence
- Use of alcohol
- Insurrection (rebellion), war or flying (except as a passenger with no flight duties)

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife Financial upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review it carefully upon receipt.

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Guaranteed Issue Life insurance