



A look at our critical illness insurance claims

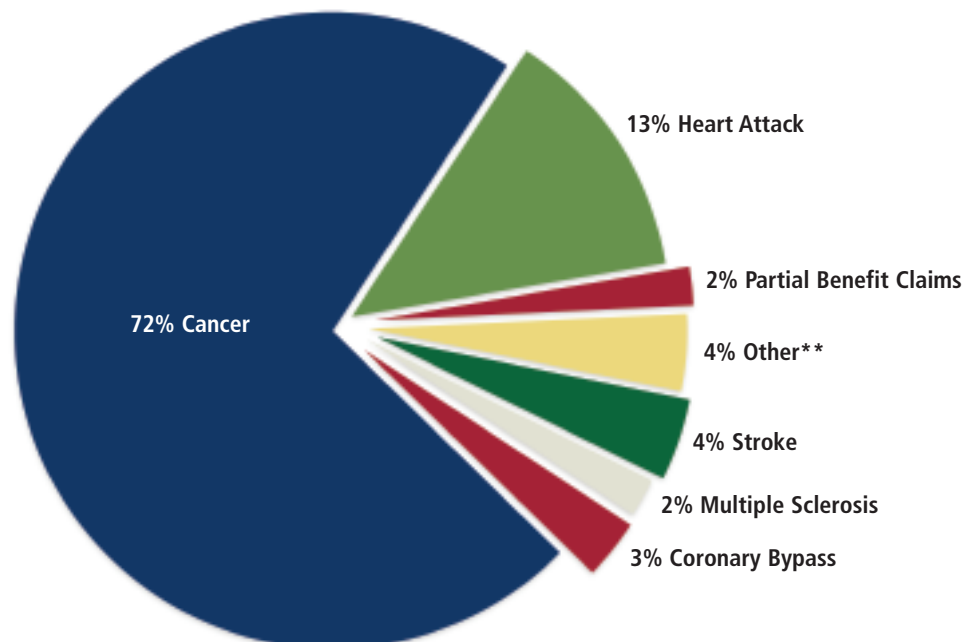
From the time we started selling critical illness insurance until December 31, 2008, we've paid over \$100 million on 870 claims.

Of all the claims submitted on valid policies, 85% received a critical illness benefit from Manulife. The remaining 15% of claims were denied for one of these reasons:

- The condition being claimed for wasn't a covered condition
- The claim did not meet the criteria for the covered condition as described in the contract
- A claim for cancer or benign brain tumour was submitted before the 90-day waiting period

Which critical illnesses account for the most claims?*

As of December 31, 2008, 72% of the critical illness insurance claims we paid were for cancer. The following chart shows the breakdown of the types of claims we paid. It also reinforces the fact that you should make sure your policy provides proper coverage for cancer, heart attack and stroke.



* Based on coverage count for combined Lifecheque and Critical Needs claims paid as of December 31, 2008.

** Other claims paid include benign brain tumour, Parkinson's and heart valve replacement.

Who's claiming?

A critical illness doesn't discriminate – men and women of all ages and occupations feel its impact.

	Percentage	Average age	Youngest claimant	Oldest claimant
Female	46%	47	20 (cancer)	69 (colon cancer)
Male	54%	50	23 (blindness)	72 (coronary bypass surgery)

The following table provides a glimpse at some of the men and women who have received a critical illness benefit.

Occupation	Age at time of claim	Reason for claim	# of months from issue to diagnosis	Benefit paid
Transportation	44	Coronary bypass surgery	18	\$100,000
Educator	63	Cancer	52	\$250,000
Service	52	Stroke	59	\$50,000
Business	30	Heart attack	6	\$200,000
Business	35	Multiple sclerosis	31	\$100,000
Engineer	47	Cancer	4	\$500,000
Retail	46	Cancer	97	\$150,000
Homemaker	35	Cancer	19	\$100,000
Nurse	29	Kidney failure	35	\$25,000
Finance	58	Heart attack	4	\$100,000
Self-Employed	56	Coronary angioplasty	11	\$6,250 Early Intervention Benefit
Manager	52	Breast cancer	4	\$50,000 Early Intervention Benefit

Backed by financial strength

You can be rest assured that when you choose Manulife, you're choosing a company with superior financial strength and commitment to its policy owners. You can depend on us to stand behind our products and our services ... every step of the way.

For more information about critical illness claims, contact our Living Benefits Claims Team at **1-866-575-0684**.

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