

FollowMe™ Life

If you have any questions, please
contact us:

McGill Financial Services
1 Heath Street West, Suite 301
Toronto, Ontario, M4V 1T2

Toll Free: 1-877-624-4559

Or visit us at :
www.mcgillfinancial.com



McGill Financial Services
“Wise solutions for smarter tax savings”

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Life insurance that starts
when your group life
insurance stops

McGill Financial Services

 **Manulife Financial**

 **Manulife Financial**

Limitations and Exclusions

Coverage will not be extended to persons who are ill or injured or, where group life coverage has already ended, were ill or injured at the time their group life coverage ended.

Benefits will not be paid where death results from suicide within two years of the effective date of the policy. In such cases, total premiums paid will be returned without any interest adjustment.

Benefits will not be paid where death results, directly or indirectly, from a Pre-Existing condition during the 24-month period following the effective date of the policy. In such cases, total premiums paid will be returned without any interest adjustment. "Pre-Existing condition" means any injury, illness or physical condition, whether diagnosed by a physician or not, for which Medical Treatment was sought, recommended, required or obtained, or for which drugs were prescribed and/or taken within the 24-month period immediately prior to the Effective Date of Coverage.

Important Notice

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.



FollowMe™
Life

Why choose FollowMe Life?

Because...

Security: FollowMe Life starts when your group life insurance coverage stops so you won't have to worry about interruption in coverage.

Economical rates: Affordable premiums make this life insurance simple to budget for, both today and in years to come.

Choice of coverage amounts: Choose the amount of coverage that suits your budget and your family – from \$25,000 up to \$200,000 (equal to or less than your group benefit amount).

Guaranteed renewable: Your coverage is guaranteed renewable up to age 80 – regardless of your health.

Healthy savings for non-smokers: Non-smokers enjoy up to 60% savings on their premiums, compared to smokers.

Includes a Living Benefit at no additional cost: If you become terminally ill, you are eligible to receive a portion of your benefits, subject to certain policy restrictions and limitations.

30-Day Satisfaction Guarantee: If you are not completely satisfied with your coverage, simply notify Manulife Financial within 30 days and your premiums will be refunded in full.

Change is a part of life.

Change is inevitable and can be positive, often leading us on interesting new paths in life. However, when a change also involves the loss of your group life insurance coverage, whether through a career change, retirement or job loss, it can quickly compromise your peace-of-mind and family's future financial security.

It doesn't matter whether you are just starting out, are raising a family or are entering your mature years. Having adequate life insurance in place is critical. Without it, should the unthinkable happen, your loved ones could end up facing an unnecessary financial burden.

Further, even though you know how essential this type of protection is, when your group life insurance coverage ends it may be difficult for you to find affordable life insurance to replace it, due to your age or health issues...

The FollowMe™ Life insurance plan is the simple, economical solution.

Understanding how important life insurance is to you and your family, the FollowMe™ Life insurance plan was specifically designed to start once your group life coverage stops. Best of all, completion of a medical questionnaire is not required – as long as you apply within 60 days of your group life insurance ending. (However, applications submitted after the 60-day period will require full medical underwriting.)

Qualifying for FollowMe Life coverage is fast and easy.

You are eligible to apply for the FollowMe Life plan if:

- you are between the ages of 18 and 69,
- you are a Canadian resident, and
- you are not ill or injured at the time your group life coverage ends.

Remember, if you apply within 60 days of your group life insurance ending, no medical questionnaire or exam is required!

FollowMe Life offers choice.

Understanding that everyone's financial needs are unique, the FollowMe Life insurance plan lets you choose the amount of coverage that best suits you, your family and your budget. You are eligible to apply for the same amount of FollowMe Life coverage as you had with your group plan, or less. With coverage available in amounts starting from \$25,000 up to a maximum of \$200,000, FollowMe Life gives you an affordable way to obtain the protection you can't afford to be without. Your spouse can select any amount of coverage, equal to or less than the amount they had under your group life plan, and can apply on the same Application Form when you do.

Non-smokers enjoy additional premium savings.

Non-smokers enjoy additional premium savings – up to 60% lower than those for smokers. If you enroll as a smoker, you can still apply to switch to the lower non-smoker premiums once you've quit smoking for at least 12 months.

Life insurance 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.



Convenient payment options

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

Don't let the loss of your group life insurance compromise your family's security. Gain the affordable protection offered by FollowMe Life. Simply complete the enclosed application, include your first month's payment and mail it today.

Applying for FollowMe Life coverage is fast and easy!

1. **Choose** the coverage amount 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 form.
3. **Return** it, along with your first premium payment, in the postage-paid envelope provided.

Remember, to obtain this coverage without having to complete a medical questionnaire, Manulife Financial must receive your application form within 60 days of the end of your group life insurance coverage.

If you have any questions, just give us a call.

How much life insurance do you need?

Outstanding bills, living expenses, protecting your estate for your loved ones... When deciding how much FollowMe Life coverage to apply for, please keep in mind that should you pass away final expenses alone can cost thousands of dollars, not to mention any outstanding debt you may leave behind.



Affordable premiums make FollowMe Life coverage easier to budget for.

Please take a moment to review the rates insert provided in the back of this brochure.

You'll be surprised at how affordable premiums can be. Here's an example:

A 50-year old female non-smoker will pay only **\$34 a month** for **\$100,000** worth of **FollowMe Life coverage!**

If you are interested in a coverage amount not shown on the insert, just give us a call; our Customer Service Representatives will be pleased to give you a no-obligation quote.

The FollowMe Life plan includes a Living Benefit.

With FollowMe Life, you'll also gain the added security of knowing that if you are diagnosed with a terminal illness with less than 12 months to live, you are eligible to receive an advance of up to 50% of your coverage to a maximum of \$50,000, provided your coverage has been in effect for at least two years. You can use the money however you wish – to pay medical expenses, to pay for time away with your family, to pay outstanding debts or settle your affairs – the choice will be yours.

Your coverage is guaranteed renewable up to age 80.

When your FollowMe Life application is approved, your coverage is guaranteed to continue until your 80th birthday – regardless of any changes in your health – as long as your premiums are paid. This gives you the added security of knowing that your life insurance will not be cancelled, even if health issues arise in the future. Of course, you can choose to cancel this protection at any time.

30-Day Satisfaction Guarantee.

Your Policy will be sent to you as soon as your application is processed.

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

