





TERM INSURANCE SERIES

Rewards really add up!

Family Term vs. Family Term with *Vitality™* may seem like an ‘apples to apples’ comparison. This might be true when it comes to insurance protection. But to make a fair comparison, think in terms of apples to oranges – two different options with unique benefits beyond insurance.

Male, age 40, non-smoker, \$1,000,000 Monthly Premiums					
	Family Term, Term-20	Family Term with <i>Vitality</i> , Term-20			
Payment over 20 years	\$24,943.20	 BRONZE STATUS \$25,424.40*	 SILVER STATUS \$25,068.00*	 GOLD STATUS \$23,052.00*	 PLATINUM STATUS \$22,121.64*
Key benefits:	<ul style="list-style-type: none"> Most flexible product Four coverage options: Term-10, Term-20, Term-65, Term-Life Single-life, multi-life, multi coverage, combined coverage Coverage option changes allowed off-anniversary 	<ul style="list-style-type: none"> Two coverage options: Term-20, Term-65 Single-life, single coverage Coverage option changes on policy anniversary <p>Manulife <i>Vitality</i> rewards:</p> <ul style="list-style-type: none"> Free Garmin® vívofit 3® – Retail value of approx. \$140 GoodLife Fitness® membership discount – Discount of approx. \$498 per year/per member† ExamOne® free annual health screening – Retail value of approx. \$175 per year/per member Amazon.ca Gift Cards – Ability to earn up to \$500 in gift cards per year/per member through the monthly Vitality Squares™ game** <p>Total value of rewards in first year, excluding gift cards = \$813 Total value of rewards over 20 years, excluding gift cards = \$13,600***</p>			

* For illustrative purposes. Assumes member achieves the same Vitality Status™ every year during the premium adjustment period.

** Not available in the province of Quebec.

*** Assumes member pays the same GoodLife Fitness fee each year and exercises their ExamOne free annual health screening each year.

† GoodLife Fitness membership rate includes access to Énergie Cardio. This amount is illustrative and based on a 2016 GoodLife Fitness membership fee. Énergie Cardio clubs have different membership fee amounts and your clients will save up to 35% on the applicable Énergie Cardio fee.

Building the conversation – key speaking points with clients:

Start the conversation with your clients by identifying the right product to meet their needs.

- Are they interested in the opportunity to earn rewards?
- Are they looking to improve their health?
- If the right product is Family Term with *Vitality*, then Family Term's unique features and benefits are not part of the conversation.

Look at Family Term with *Vitality* holistically by talking about the Manulife *Vitality* program.

- Clients may initially be attracted to the opportunity to save on their cost of insurance with Family Term with *Vitality*.
- The real win is in the potential rewards your clients can continue to earn for completing healthy, everyday activities.

Want to learn more? Contact your
Manulife Insurance wholesaler today.



Eligibility for rewards may change over time and are not guaranteed over the full life of the insurance policy.

Insurance products are issued by The Manufacturers Life Insurance Company. The Vitality Group Inc., in association with The Manufacturers Life Insurance Company, provides the Manulife *Vitality* program. The Manulife *Vitality* program is available with select policies. Manulife, the Block Design, the Four Cube Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Vitality, Vitality Status and Vitality Squares are trademarks of Destiny Health Inc., and are used by The Manufacturers Life Insurance Company and its affiliates under license. Garmin and vivofit are trademarks of Garmin Ltd. or its subsidiaries. GoodLife Fitness® and GoodLife Fitness are trademarks or registered trademarks and are used under license. ExamOne® is a registered trademark of Quest Diagnostics.

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