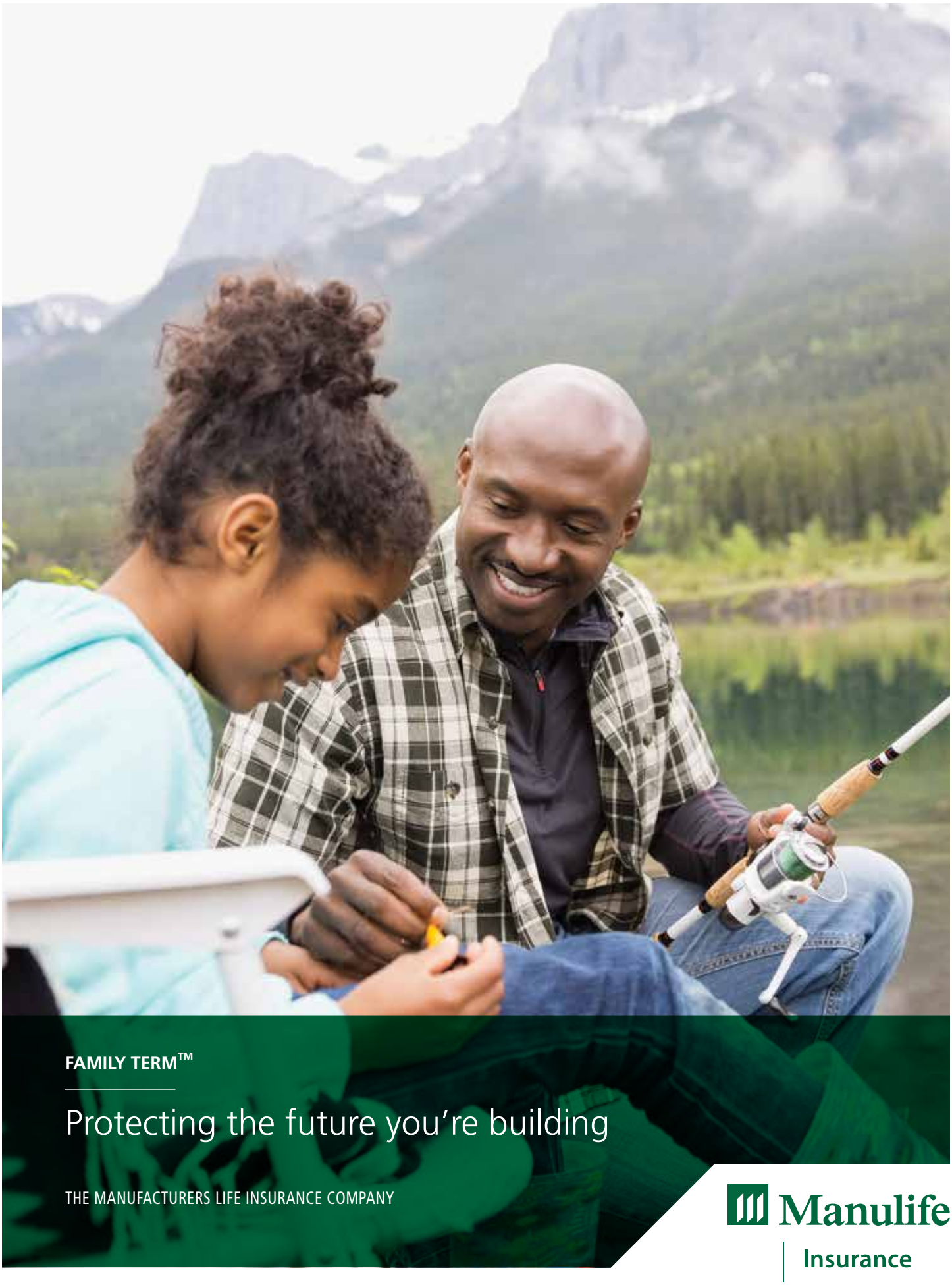

FAMILY TERM™

Protecting the future you're building

THE MANUFACTURERS LIFE INSURANCE COMPANY

Manulife
Insurance

Term insurance can often be the best choice of life insurance protection since it can meet your needs now and fit comfortably within your budget. Term insurance can be used to pay off your mortgage or debts and provide money for your children's education.

Because we think insurance should be more than just protecting your loved ones; we created Manulife *Vitality*™ – life insurance that rewards healthy living.

Family Term with *Vitality*™ gives you insurance plus the opportunity to earn rewards and save on how much you pay for insurance – all while improving your health.

So go ahead and live your life the way you like it. Ask your advisor about Family Term with *Vitality*, or visit **Manulife.ca/Vitality** for more information.

Family Term from Manulife may be the perfect solution to protect you and your family. And, unlike traditional term plans, you save by having one plan to cover your entire family.

FAMILY TERM ALSO PROVIDES THE FOLLOWING BENEFITS:

Flexibility to change as your needs change

- Coverage is available for both your temporary and life-time needs in the same plan
- Your coverage can easily be updated as your lifestyle and income change over time
- Choose the payment option that suits your needs and budget

Easy to understand

- Family Term coverage is straightforward, low-cost insurance
- Your contract is written in plain, easy-to-read language
- Your plan is easy to manage with statements and notices that are clear and concise

Purchasing life insurance could be the most important step you take to protect your family's future. When you die, having the right amount of life insurance protection will provide your family with a future that is financially secure.

BUILD THE PLAN YOU NEED

Family Term provides insurance for the duration you select and your costs remain the same for this period. Coverage can be renewed and future rates are guaranteed.

Choose one or more of the following life insurance coverages in the same plan to meet your specific needs:

- Term-10
- Term-20
- Term-65
- Term-Life

THE HEALTHSTYLES ADVANTAGE

At Manulife, we believe that the healthier you are, the less you should pay for your insurance. With our Healthstyles underwriting, we look in greater detail at your health and lifestyle and reward your healthy living with improved rates.

As part of our Healthstyles program, we've developed a unique, personalized Healthstyles Report that provides you with the results of some of your medical tests. We send this report to all Family Term clients who are underwritten as standard and from whom blood has been taken.

ADDITIONAL PROTECTION

At no extra cost

- Payment for bereavement counselling for your family
- In case of terminal illness, you may be able to obtain an advance on a portion of the death benefit

You can also choose to purchase the following options

- Affordable protection for your children, including the option to purchase new life insurance when they become adults, regardless of their health, as well as critical illness insurance by answering two qualifying questions
- Premiums payable for insurance and rider coverages waived by Manulife if you become disabled
- Coverage for serious injuries or accidental death
- A guarantee that you can purchase life insurance in the future without providing the normally required evidence that you are insurable
- Life insurance coverage for your parents to help you manage estate costs

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. Please consult your financial representative to learn more and find out if you qualify for this product.
Family Term is a trademark of and is offered through Manulife (The Manufacturers Life Insurance Company). Manulife, Manulife Insurance, 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.

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