### Manulife



Term Life Insurance

## Manulife Quick Issue Term®

Manulife Quick Issue Term offers the life insurance protections you need — FAST, so you can find time for yourself and keep pace with everything else you have on the go.

# Manulife Quick Issue Term life insurance is:

## Easy

**Say goodbye to paperwork!** You and your advisor can complete the simple online application in minutes – in person or over the phone.

#### Quick

**Expect a quick response.** Your application is reviewed immediately and in most cases you'll hear back from us in as little as one business day – 80% faster than traditional underwriting.

#### Convenient

**Not one for needles?** No need to worry – blood and urine tests aren't required. Plus, the application has fewer medical questions. It really is **that** simple.

#### Key features

- Select an amount of coverage ranging from \$100,000 up to and including \$500,000.
- With the option to change to permanent insurance, you'll secure your option to have insurance protection for life.
- Choose the coverage that best meets your needs.

Coverage option	For ages	
Term-10	18-50	
Term-20	18-50	
Term-65	18-45	

#### Optional coverage

• Children's Protection Rider (CPR)

#### Additional benefits

- Compassionate Assistance Program
- Bereavement counselling assistance



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#### Three simple steps

- Complete the online application with your advisor.
- 2 Manulife responds to your application within one business day, in most cases.
- 3 Receive your policy contract and continue to focus on the things that matter most

Just minutes of your time to get years of protection.

For more information, please contact your advisor or visit **manulife.ca/term** 

## Manulife

#### Life insurance designed for people on the go

#### Manulife Quick Issue Term exclusions

Exclusions define circumstances in which the coverage of your life insurance would not be paid. Instead, we refund the premiums paid for your insurance since the day your coverage was issued or last reinstated, whichever comes later.

Your Manulife Quick Issue Term life insurance policy, and any policy the coverage is changed or converted to, automatically includes two coverage exclusions:\*

#### 1. Foreign travel to a location that is subject to a Government of Canada Travel Advisory categorized as:

- Avoid non-essential travel or
- Avoid all travel

Only applies within two years of the issue or last reinstatement date.

#### 2. Hazardous activity, including:

- Travelling in an aircraft as a member of the crew or pilot
- Scuba diving deeper than 75 feet
- Hang-gliding, paragliding or parachuting
- Motor sport racing
- Mountaineering
- Participating in snow sports where an avalanche warning has been posted

#### Put your trust in Manulife

Manulife is a leading Canada-based financial services company with principal operations in Canada, Asia, and the United States. Since welcoming our first customers in 1887, we have built a significant global presence by providing our customers with strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions.

\* For more details about Manulife Quick Issue Term exclusions, speak to your advisor or read the sample contract available at manulife.ca/b4ubuy.

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