



Child Protection Rider: More than *affordable* life insurance protection

If your clients are looking for affordable life insurance protection for their children, then our Child Protection Rider (CPR) is one of the best.

Not only does it provide \$10,000 in life insurance coverage for each child specified in the application (subject to underwriting approval), it also offers a valuable conversion option.

Here's why. On the policy anniversary closest to the insured child's 25th birthday (or earlier, at specified option dates), the insured child has the option to purchase \$250,000 of new life insurance coverage with no medical evidence. That's a powerful benefit. But it gets better, because up to \$100,000 of that amount can be critical illness insurance!

The insured child can choose a combination of life insurance and critical illness (CI) insurance at age 25 (or earlier upon marriage, birth or legal adoption of a child by the insured child). Keep in mind that the total coverage limit is \$250,000 and no more than \$100,000 can be critical illness.

To take advantage of the critical illness insurance, we need to confirm that the insured does not immediately qualify to claim or begin a waiting period for any covered condition including the LivingCare Benefit; and that the insured does not already have a significant amount of CI coverage in force that this additional coverage would force them to exceed our maximum retention limit of \$2 million.

To find this out, the insured needs to answer two questions:

1. Do you have or have you applied for critical illness insurance that provides a total of \$1,900,000 or more coverage with Manulife and other insurance companies?
2. Have you ever been diagnosed with
 - cancer of any kind
 - heart attack
 - coronary artery disease requiring surgery or any condition requiring coronary angioplasty
 - stroke
 - Multiple Sclerosis
 - blindness
 - deafness
 - loss of speech
 - kidney failure
 - paralysis
 - loss of limbs
 - coma
 - Alzheimer's Disease
 - dementia or cognitive impairment
 - motor neuron disease
 - HIV
 - Parkinson's Disease
 - severe burns
 - benign brain tumour

Or have you been placed on the waiting list for or undergone a major organ transplantation, or undergone aortic surgery or heart valve replacement, or do you require assistance to perform any of the routine activities of daily living, including

- bathing
- dressing
- eating
- toileting
- transferring and maintaining continence



When the insured is ready to convert, we don't ask questions about family history and we don't require any fluids, paramedical or medical exam. They only need to complete [the Term conversion form \(NN0431\)](#).

The premium for our Child Protection Rider is \$2.50 per month (per insured child). The premium covers the cost of the death benefit provided on the life of the insured child during the coverage period.



For more information visit **Advisor Portal** or speak to your Manulife Sales Representative.