



# Are you prepared for *all* of life's important events?

While you can't always prevent bad things from happening, you can help to protect yourself against some common risks.

You buy car insurance in case you have a car accident. You purchase home insurance in case of a fire. But are you covered for other risks that may have a major impact on your life?

## **That's why there's Lifecheque®**

Facing a critical illness can be emotionally and physically devastating. It can also lead to significant and unexpected costs that may not be covered by your provincial or employee health plans. And the last thing you want to think about as you recover is how to cope with the financial burden. That's where Lifecheque can help.

## **What is Lifecheque?**

It's critical illness insurance that provides a lump sum cash benefit if you're diagnosed with one of the covered conditions outlined in the policy and satisfy the waiting period. The money is yours to use however you want. You can use it to:

- Help pay for your medical bills and prescriptions
- Replace lost income or make mortgage payments
- Hire a nurse or caregiver to help you out at home

Lifecheque covers 24 critical conditions, including the most common, such as certain types of cancer, heart attack and stroke. Plus, it has an Early Intervention Benefit so you can receive 25% of your benefit for conditions that are not life threatening, but will alter your life (provided you meet the requirements in your contract). There is also a unique Recovery Benefit that helps you get some money faster so you can begin your recovery sooner, without having to fulfill the waiting period.

## Find out if you need Lifecheque

Here is a simple worksheet to identify possible risks, determine how big a concern they are, and assess your current level of insurance protection.

Which of the following risks would make a big difference in your life?	How big of a concern is this risk?					Are you insured for this risk?	
	1 = Not a big concern					Yes	No
	5 = A very big concern						
Your car is stolen	1	2	3	4	5		
Your house is broken into	1	2	3	4	5		
You're too ill to travel on your big vacation	1	2	3	4	5		
You lose your favourite jewelry item	1	2	3	4	5		
You're diagnosed with cancer	1	2	3	4	5		

If you're like most Canadians, chances are you said "no" to the last risk. Most of us don't expect to suffer a critical illness like a heart attack or a stroke or be diagnosed with a serious disease such as cancer. But these events can happen. Life is unpredictable. Make sure you're protected with Lifecheque.



**Lifecheque lets you focus on what really matters – getting better.**

**For more information visit [Manulife.ca/Lifecheque](https://www.manulife.ca/Lifecheque) or speak to your financial advisor.**

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To speak with a Manulife representative, contact 1-888-626-8543

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