



# Have you considered critical illness insurance to protect your mortgage?

Purchasing critical illness insurance to protect your mortgage makes a lot of sense. And purchasing an individually-owned critical illness insurance plan, like Manulife's Lifecheque<sup>®</sup>, can provide flexibility and value.

## Here's a quick look at how Lifecheque can benefit you:

<b>You own the policy</b>	The policy is yours which means you decide how to spend any benefit that gets paid.
<b>You're covered for conditions like cancer, heart attack and stroke</b>	Lifecheque provides protection for 24 critical conditions. Plus, you can get a portion of your benefit for conditions that are not life threatening, but will alter your life (provided you meet the requirements in your contract). You can also receive a monthly payment if you become functionally dependent* (as long as you qualify and satisfy the waiting period).
<b>You choose the amount of coverage</b>	With coverage options available from \$25,000 up to \$2,000,000, you can select the amount that fits for your needs. And no matter what amount you choose, it won't change as long as you hold your policy. So, even as you pay off your mortgage over time, your insurance benefit stays the same.
<b>Moving your mortgage doesn't impact your insurance</b>	No matter where your mortgage is held, your policy stays with you. There's no need to worry about your coverage ending if you move your mortgage to another lender.
<b>And you can keep your coverage after your mortgage is paid</b>	Your coverage is not affected by your mortgage at all. Until you cancel your coverage or a benefit is paid, your Lifecheque coverage is in place to protect you.
<b>Your coverage is guaranteed</b>	As long as your contract is in place, your payments won't increase and your benefit is guaranteed.

\*The LivingCare Benefit is subject to separate underwriting approval.



If you're looking to protect your mortgage with critical illness insurance, consider Lifecheque. Lifecheque offers two renewable plans – 10-year and 20-year.

**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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