



Critical Illness Insurance

# The first step to owning a business is protecting it

Getting sick isn't something most of us think about but, it can happen. And, treating and coping with illness can mean significant and often unexpected costs.

For the business owner, this can be especially difficult because the business that pays your everyday living expenses may be at risk if you can't work.

If you had a heart attack today and couldn't work for six months or a year, would your business continue to thrive without you?

### Lifecheque® can help

Lifecheque is critical illness insurance that can help finance solutions to ensure that your business can continue without you during your recovery. It provides a cash benefit if you're diagnosed with one of the covered conditions defined in your contract and you satisfy the waiting period.

For example, let's say Sarah owns a restaurant and makes an annual salary of \$120,000. If Sarah were to get sick and take 6 months off work, her finances during this time might look something like this:

Additional business expenses	6-Month cost (\$)
Business manager to replace Sarah	36,000
Salesperson to replace Sarah	24,000
Reduced sales income (sales declined significantly without Sarah's daily presence in the business)	120,000
<b>Total additional business expenses</b>	<b>180,000</b>

With a Lifecheque policy to help cover these additional costs, Sarah would be able to recover in peace, without the stress of worrying about her business and personal finances.



## Coverage that fits your needs

Lifecheque lets you can choose from four plans with coverage amounts ranging from \$25,000 to \$2,000,000. Depending on the plan you choose, you'll receive a Lifecheque benefit if you're diagnosed with any of the covered conditions defined in your contract and you satisfy the waiting period (30 days in most cases).\*

And that's not all.

Our Early Intervention Benefit provides 25% of your coverage (up to a maximum of \$50,000) for six conditions:

- Chronic lymphocytic leukemia (CLL) Rai stage 0
- Coronary angioplasty
- Ductal carcinoma in situ of the breast
- Papillary or follicular thyroid cancer stage T1
- Stage A (T1a or T1b) prostate cancer
- Stage 1 malignant melanoma

- Lifecheque's unique Recovery Benefit can help you get some money faster, without having to fulfil the waiting period. Money in your hands faster can help your recovery begin sooner
- Some conditions can make it difficult to take care of yourself. If you qualify for our LivingCare Benefit, you'll receive a monthly payment if you become functionally dependent and satisfy the waiting period
- Health Service Navigator<sup>®\*\*</sup> gives you and your eligible family members access to an integrated health information and support centre, which includes a second opinion service provided by world-class doctors

We can't promise you'll never need Lifecheque. But if you do, you'll have the financial support to focus on what really matters... getting better.

\* Your contract will provide details of the coverage available under the plan you choose. Restrictions may apply and some waiting periods are longer than 30 days. Your advisor can provide more details.

\*\*Health Service Navigator is not contractual and Manulife cannot guarantee its availability.



**Lifecheque. Because recovery will be your first priority.**

**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