

||| Manulife

Term Life Insurance

Family Term™ Client Guide

The Manufacturers Life Insurance Company





Term insurance can often be the best choice of life insurance protection since it can meet your needs now and fit comfortably within your budget. You can use term insurance for key person or employee coverage, to pay off your mortgage or debts and to provide money for your children's education.

Family Term from Manulife is affordable and flexible multi-life protection that provides a variety of options to easily customize your coverage. When your needs change, you'll have the perfect solution.

Family Term also provides the following benefits:

Flexibility to change as your needs change

- Coverage is available for both your temporary and life-time needs in the same plan
- Easily update your coverage as your lifestyle and income change
- Choose the payment option that suits your needs and budget

Easy to understand

- Family Term coverage is straightforward, low-cost insurance
- Your contract is written in plain, easy-to-read language
- Your plan is easy to manage with statements and notices that are clear and concise

A different approach to insurance:

Manulife *Vitality*

Because we think insurance should be more than just protecting your loved ones, we created Manulife *Vitality*[™] – life insurance that rewards healthy living.

Just for choosing Manulife Family Term, you get access to Manulife *Vitality Go* benefits at no cost for all eligible policies.

Want to access all the benefits that Manulife *Vitality* has to offer?

Ask your advisor about Family Term with *Vitality Plus* or visit [Manulife.ca/Vitality](https://www.manulife.ca/Vitality) to find out how you can get insurance protection with the opportunity to access the maximum-value rewards and discounts of Manulife *Vitality*. You can even reduce your premiums!



Purchasing life insurance could be the most important step you take to protect your family's future. When you die, having the right amount of life insurance protection will provide your family with a future that is financially secure.

Build the plan you need

Family Term provides insurance for the duration you select and your costs remain the same for this period. You can renew your coverage and future rates are guaranteed. Choose one or more of the following life insurance coverages in the same plan to meet your specific needs:

- Term-10
- Term-20
- Term-65
- Term-Life

Additional protection

At no extra cost

- Payment for bereavement counselling for your family
- In case of terminal illness, you may be able to obtain an advance on a portion of the death benefit

You can also choose to purchase the following options

- Affordable protection for your children, including the option to purchase new life insurance when they become adults, regardless of their health, as well as critical illness insurance by answering two qualifying questions
- Waiver of premiums for insurance and rider coverages if you become disabled
- Coverage for serious injuries or accidental death
- A guarantee that you can purchase life insurance in the future without providing the normally required evidence that you are insurable
- A unique rider that ensures business partners can purchase additional coverage in the future as the business grows, without providing medical evidence



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

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