



LIVINGCARE®

Live all of your life... your way

THE MANUFACTURERS LIFE INSURANCE COMPANY

 **Manulife**
| Insurance





Live all of your life... your way.

You work hard, save and invest to reach your financial goals. You want to retire without financial worries, control your own future and never burden your loved ones. Maybe take a dream trip. Spend more time with family and friends. A summer home. An inheritance for your loved ones...

But life is unpredictable. Some of those dreams may have to change if you develop serious health concerns. Manulife's LivingCare long term care insurance can help you prepare for the unexpected.

LivingCare helps preserve your savings and investments and gives you choice about the type of care you receive. It lets you live all of your life your way.

Why LivingCare? It makes financial sense.

No one likes to think about it. But all of us might reach a point when we're not able to take care of ourselves and need long term care such as nursing care, personal care and homemaking services. LivingCare lets you do the responsible thing: put a financial plan in place to deal with this possibility.

If you or someone you know has cared for a loved one during a time of need, you know the toll it can take on quality time spent with your family, your energy level and quite possibly your pocketbook.

Many people believe that provincial health care plans fully cover long term care, or that their employee benefit plans include long term care coverage. They're surprised when they learn that government programs are not comprehensive and Canadians have to pay for much of their care. And few employee benefit packages cover long term care.

The costs for long term care, whether in your home or in a facility, can be high. How would you pay for the care you need; the quality of care you deserve?

- Use your savings or retirement income?
- Use what you have set aside as an inheritance for your loved ones?
- Use the equity in your home?
- Depend on your family?

These are options, but there is a better way.

Preserving quality time for you and your loved ones

Your loved ones care about you and you know they'd do everything possible to make sure you're cared for. But distance, work and their other family obligations can make caring for you very difficult ... and very stressful.

A LivingCare policy helps you pay for long term care and services, which means you don't have to rely on your family for financial help or hands-on care, or both. It gives you and those you care about the opportunity to spend quality time together.

Care where you choose

For many of us, our home is our refuge. Our safe place. If you need long term care, you shouldn't have to leave the place that feels most comfortable. LivingCare coverage puts you in control of your choices and once you qualify for benefits you can use the Care Benefit to pay for personal assistance in your home, home modifications, medical equipment, or for anything else that will give you the care you need in the place you want to be.

But if you do find that you need care in a long term care facility, LivingCare doubles the benefit to help cover the higher cost for this more formal type of care.

LivingCare long term care insurance. It lets you take control of your future. Today.

When you need us most

If you need long term care, you and your loved ones shouldn't have to go it alone. With LivingCare you can depend on Manulife when you need us most. When you have to make a claim.

You can expect a prompt and fair claims assessment. You can also expect courteous, empathic service delivered by our expert claims staff at Manulife. They'll be in touch on a regular basis and you or your family can call them any time.

To make a claim you simply call us and we'll arrange for a Care Advisor to contact you. The Care Advisor, a licensed professional such as a nurse or social worker, will meet with you to carefully guide you through the initial assessment of your situation.

More than financial assistance

You and your family will need more than financial support if you're faced with a long term illness or injury. That's why, once a year, you'll have access to additional services from our Care Advisor while you're receiving benefits. Care Support Services, an extra benefit to help you and your loved ones navigate the long term care delivery system in your local area, include

- A written recommendation of the type, frequency and duration of the long term care services you need.
- A list of local long term care providers and the cost of their services.
- Information about government and community long term care programs and resources.
- The Care Advisor will also help you or your family to connect with the appropriate care providers.

With you every step of the way

Manulife is the company you can trust for your long term care insurance needs. As one of North America's leading insurance companies, we offer global strength, stability, and experience. You can depend on us to stand behind our products and our services... every step of the way.



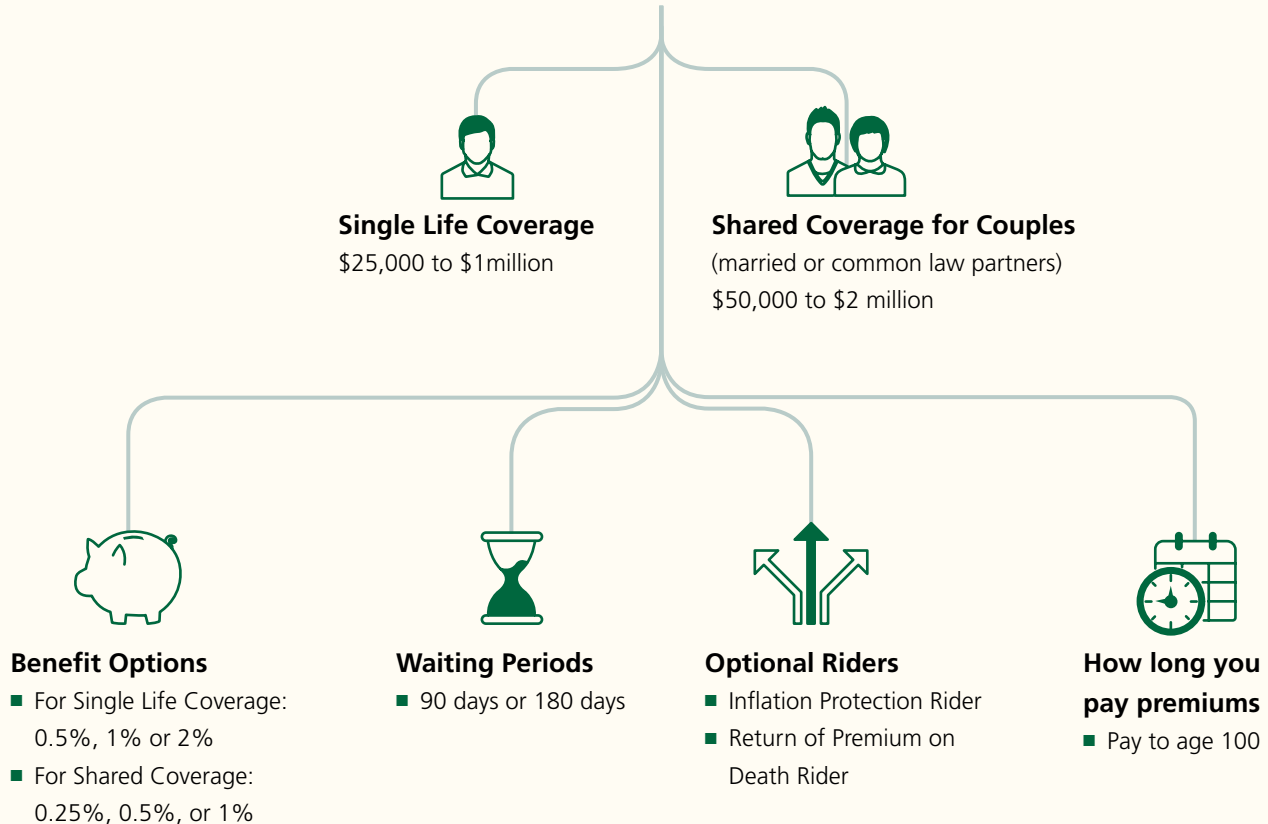
Manulife is the company you can trust for your long term care insurance needs.

LivingCare is... Easy to understand, easy to manage

Customize your plan with options that fit your personal needs.

LivingCare at a glance YOUR OPTIONS

You choose who you want to insure and how much coverage you need



BUILT-IN FEATURES GIVE YOU ADDED PEACE OF MIND



Manulife's LivingCare is a state-of-the-art long term care insurance solution

Available for Canadians ages 18 to 80, LivingCare provides a regular monthly Care Benefit if you become functionally dependent and satisfy a waiting period. Functional dependence means that you require substantial assistance with two of six Activities of Daily Living or substantial supervision because of a cognitive impairment; such as Alzheimer's disease.

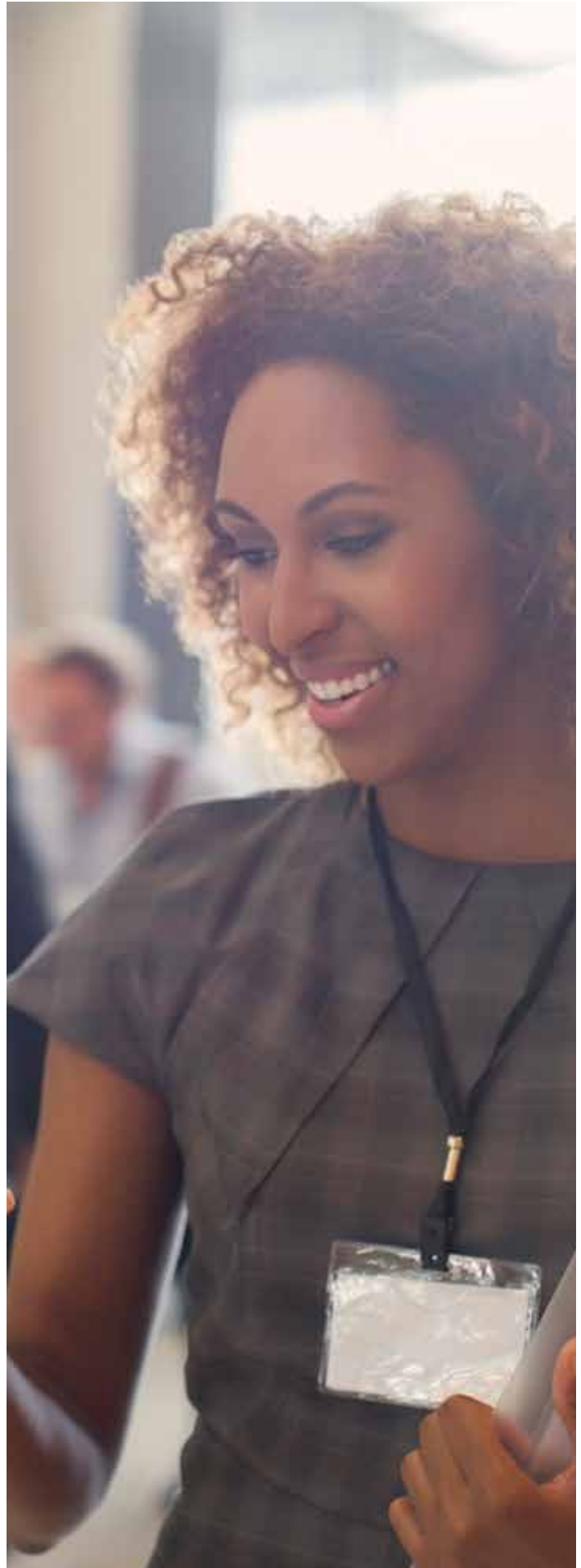
Ask your advisor for a sample LivingCare contract, which provides details on the Activities of Daily Living.

The six Activities of Daily Living are

- Bathing
- Eating
- Dressing
- Toileting
- Transferring
- Maintaining continence

The monthly Care Benefit is yours to use however you want, whether you're being cared for at home or in a long term care facility.

With LivingCare, your monthly Care Benefit doesn't depend on actual costs of care – you don't have to report how you're spending the money. You just receive your benefit each month and choose how and when to spend the money... you can even use the benefit to pay a family member or friend who's helping care for you.



Four things determine the amount of your monthly Care Benefit:

The Amount of Insurance

The Amount of Insurance you've chosen becomes a "pool" of money from which you're paid a monthly Care Benefit.

You can choose between a wide range of coverage amounts* for both our Single Life and Shared Coverage options:

- For Single Life Coverage, which means the policy covers one person: a minimum of \$25,000 to a maximum of \$1 million.
- Or, for our innovative Shared Coverage option for couples (married or common-law partners): a minimum of \$50,000 to a maximum of \$2 million.

The Benefit Option percentage

Each month that you receive a Care Benefit, you'll receive a percentage of your total Amount of Insurance. The percentage is based on the Benefit Option you select. The Benefit Options are different for Single Life and Shared Coverage:

Benefit Options for Single Life Coverage

- .5%
- 1%
- 2%

Benefit Options for Shared Coverage

- .25%
- .5%
- 1%

*Note that the Amount of Insurance is subject to income requirements and to maximum monthly benefit limits. Your advisor can provide details.

Inflation protection

If you add LivingCare's optional Inflation Protection Rider, the monthly Care Benefit will be indexed by 2%, compounded annually.

The care setting

The Care Benefit automatically doubles if you primarily reside in a long term care facility.

How it works

Susan receives care at home

Susan chose a \$250,000 Amount of Insurance and the 1% Benefit Option. She needs care at home. Her monthly Care Benefit is: \$2,500.**

Susan receives care in a facility

Susan chose a \$250,000 Amount of Insurance and the 1% Benefit Option. Because she's in a long term care facility, her Care Benefit is automatically doubled and she gets: \$5,000.**

When Susan receives a monthly Care Benefit, her Amount of Insurance, or "pool" of money is reduced. What remains is her Benefit Balance. When the Benefit Balance reaches \$0, her coverage ends.

Your advisor can show you how

- Choosing a different Benefit Option percentage will change the number of years your Benefit Balance will last. Adding the optional Inflation Protection Rider will increase your monthly Care Benefit and Benefit
- Balance by 2%, compounded every year!

**Susan's policy doesn't include the optional Inflation Protection Rider.

More choices help you create a plan to fit your unique needs:

The waiting period

The waiting period is the period of time during which you are functionally dependent and during which benefits are not payable. It's similar to paying a deductible on auto or house insurance; the longer the waiting period, the lower the premium.

You choose from two waiting periods:

- 90 days, or
- 180 days.

Optional coverage

Enhance your coverage by adding one or both of the optional riders available on LivingCare:

- **Inflation Protection Rider** increases your Care Benefit and Benefit Balance by 2% compounded annually. With LivingCare, inflation protection is working for you whether you're receiving benefits or not.
- **Return of Premium on Death Rider:** On Single Life Coverage, the Return of Premium on Death Rider returns a portion of the eligible premiums paid, minus any Care Benefits already paid, on death. On Shared Coverage, the Return of Premium on Death Rider returns a portion of the eligible premiums paid, minus any Care Benefits already paid, on the death of the last insured person.

Additional peace of mind... built right in

In addition to the Care Support Services, LivingCare includes features that give you added peace of mind.

Coverage in Canada and the US

Whether you're visiting the US for a couple of weeks or you're one of the thousands of Canadians who opt for an extended stay in the US during the winter months, you can leave home knowing your LivingCare coverage travels with you.

Waiver of Premium while receiving benefits

You don't pay premiums while you're receiving Care Benefits, or in the case of Shared Coverage, while you and/or your partner are receiving benefits. And with LivingCare, we'll refund any premiums paid during the waiting period.

About your LivingCare premiums

At Manulife we're committed to ensuring that you receive the best value for your premium dollars. The premiums you pay for LivingCare are guaranteed not to change for the first five years you own the coverage. After that, and on an annual basis only, we may increase or decrease premiums, we will not make premium changes after the later of: the coverage anniversary nearest your 75th birthday or the 20th coverage anniversary.

And you can be certain that we will only make changes to premiums if we need to change the cost for all similar LivingCare coverages – this means we cannot single you out for a premium change because of any change to your health or functional ability. That's our guarantee.

Note: Your premiums may change if you make changes to your coverage. Ask your advisor for a sample LivingCare contract, which provides details of LivingCare premiums.

We've made applying for LivingCare as simple as possible:

Are you and LivingCare a good fit? Save time and find out before you apply with our pre-underwriting checklist. Ask your advisor.

And if you are a good fit, here's what you can expect when you apply for LivingCare:

- No routine lab tests.
- We arrange for either a tele-interview or a face-to-face interview with you in the comfort of your own home.

A snapshot of what to expect when you apply for LivingCare

If you are...	You can expect...
70 or younger	to complete a: <ul style="list-style-type: none">■ LivingCare application■ Telephone interview
71 or older	to complete a: <ul style="list-style-type: none">■ LivingCare application■ Face-to-face interview We'll also contact your doctor to request additional medical information

Please note that depending on your health history, we may request other medical requirements.



Make sure you live all of your life your way. Get LivingCare working for you today. Contact your advisor or visit www.manulife.ca.

