



Term Life Insurance
Personal Accident Insurance

Income Protection Insurance
Office Overhead Insurance



How to apply:

Send your completed application, with your payment, to:
Affinity Markets, Manulife Financial, P.O. Box 4213, Stn A
Toronto, ON M5W 5M3

ADDITIONAL INFORMATION MAY BE OBTAINED FROM
MANULIFE FINANCIAL BY CALLING:



1 800 668-0195

(Toll-Free) Monday through Friday from 8:00 a.m. to 8:00 p.m. ET



Or you can e-mail us at:

am_service@manulife.com

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Group Policy issued by The Manufacturers Life Insurance Company.

Coverage underwritten by:



The Manufacturers Life Insurance Company



Term Life & Personal Accident Insurance

MEMBER AND FAMILY
TERM LIFE AND
PERSONAL ACCIDENT INSURANCE

Income Protection & Office Overhead Insurance

NOTICE ON EXCHANGE OF INFORMATION

All information requested will be for insurance purposes only and will be treated as confidential. The insurer or its reinsurers may, however, make a brief report on it to the Medical Information Bureau and, subject to your authorization, to another life insurance company to which you have applied for life or health insurance or to which a claim is submitted. The Medical Information Bureau is a non-profit membership organization of life insurance companies which operates an insurance information exchange on behalf of its members. On your request, the Bureau will arrange for disclosure to you of any information it may have in your file on you, your spouse or your children being insured under this plan. If you question the accuracy of the Bureau's file, you may contact the Bureau and seek a correction. The address of the Bureau's Information Office is: Suite 501, 330 University Avenue, Toronto, Ontario M5G 1R7 (Telephone (416) 597-0590).

NOTICE ON PRIVACY AND CONFIDENTIALITY

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a "Financial services file" from which this information will be used to process your application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and investigation of claims, and to any other person you authorize or as authorized by law. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, P.O. Box 4213, Stn A, Toronto, Ontario M5W 5M3.

**T H E P R O F E S S I O N A L
I N S U R A N C E**

Term Life
Personal Accident
Income Protection
Office Overhead



**VALUABLE PROTECTION
DESIGNED FOR MEMBERS
OF PARTICIPATING ORGANIZATIONS**



Term Life Insurance

TERM LIFE INSURANCE IS PRICED AFFORDABLY TO HELP YOU SECURE THE MAXIMUM PROTECTION FOR YOUR FAMILY'S FUTURE.

Member and Spouse Term Life Insurance

Benefits and Premiums

The value of 1 unit is **\$25,000** until age 65. Starting at age 66, coverage reduces by \$2,500 per unit per year and ends at age 75. Insured members aged 73 and 74 are covered for \$5,000 and \$2,500 per unit, respectively, without premium charge.

MONTHLY PREMIUM PER \$25,000 UNIT				
Age*	Non-Smoker**		Standard	
	MALE	FEMALE	MALE	FEMALE
Under 30	\$ 2.20	\$ 1.70	\$ 3.50	\$ 2.50
30 – 34	2.40	2.00	4.00	3.00
35 – 39	2.90	2.20	5.25	4.00
40 – 44	4.10	3.20	8.00	6.00
45 – 49	6.00	4.60	12.25	9.00
50 – 54	8.90	6.50	18.00	12.25
55 – 59	14.40	9.60	26.75	16.50
60 – 72	16.80	11.80	35.50	20.25
73 – 74	No Premiums Payable			
75	Coverage Terminates			

**10% RATE
REDUCTION FOR
8 OR MORE UNITS**

Minimum Coverage 2 Units
Maximum Coverage 20 Units

*Rates for this group age are for renewals only.

Child Coverage

The monthly premium of \$2.25 covers all your eligible children for **\$10,000** of Term Life Insurance each.

Beneficiary for Child Coverage

The insured member is the beneficiary unless Manulife Financial receives a written notice naming a different beneficiary.

Additional Features of the Term Life Plan

Living Benefit

Automatically included in the Member and Spouse Term Life Insurance is a Living Benefit feature. If, after two years of coverage, you are diagnosed as terminally ill with a life expectancy of 12 months or less, you may qualify to receive a portion of your term life benefits in advance (up to 50% of your coverage to a maximum of \$50,000).

Preferred Rates for Volume Purchase

A 10% rate reduction applies to members who purchase or increase their Term Life coverage to 8 or more units. This preferred rate also applies to Members who purchase or increase Spouse Term Life coverage to 8 or more units.

Important Note:

* "Age", for the calculation of premiums and the determination of benefits, means the age attained as of the beginning of each policy year.
** Non-Smoker rates apply to people who have not smoked cigarettes in the past 12 months and who meet Manulife Financial's health standards.

Questions and Answers

Q: When does the insurance take effect?

A: Insurance will take effect on the date the completed application and required premium are received at the Affinity Markets Office of Manulife Financial, subject to the final approval of the Company's underwriters. Once you are approved, you will receive a certificate specifying the coverage and the main policy provisions. If you are not insurable, you will receive a full refund of your premium.

Q: When are premiums due?

A: Premiums are payable once a year on March 1st (by cheque, Visa, or MasterCard), or once a month using the Pre-Authorized Collections (PAC) method of payment. As a new applicant, your first premium is payable at the time you apply for insurance.

Q: What is not covered?

A: Exclusions. Member, Spouse and Child Term Life insurance plans do not pay benefits for suicide within two years of the date when the insured's coverage takes effect.

Member and Spouse Personal Accident insurance does not pay benefits for physical or mental infirmity or disease, for self-inflicted injury, or for injury resulting from war, insurrection, flying (except as a passenger with no flight duties) or voluntary involvement in a criminal offence. Any loss must be the result of an accident and must occur within 365 days of the accident. (See your policy for further details.)

Q: Are premiums waived during disability?

A: If an insured member becomes totally disabled before age 65, all Term Life and Personal Accident premiums falling due after 90 consecutive days of continuous disability will be waived while total disability continues.

RISK-FREE GUARANTEE

Your satisfaction is our number one concern.

Once approved, you will receive your Certificate of Insurance. Please examine it carefully and if you are not completely satisfied, return your Certificate to Manulife Financial within 30 days of receipt
and your premium will be refunded in full – guaranteed!

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(Toll-Free) Monday through Friday from 8:00 a.m. to 8:00 p.m. ET

Or you can e-mail us at:

am_service@manulife.com

Office Overhead Insurance

OFFICE OVERHEAD EXPENSE INSURANCE CAN HELP PAY THE BILLS FOR YOUR SOLE PRACTICE OR PARTNERSHIP WHEN AN ACCIDENT OR ILLNESS LEAVES YOU DISABLED.

Office Overhead Expense Insurance

Benefits and Premiums

The value of 1 unit is \$100. Monthly premiums per unit are:

MONTHLY PREMIUM PER \$100 UNIT OF MONTHLY BENEFIT				
AGE ¹	14 Days		30 Days	
	MALE	FEMALE	MALE	FEMALE
Under 40	\$.75	\$ 1.00	\$.65	\$.90
40 – 44	.85	1.25	.75	1.15
45 – 49	1.10	1.45	.90	1.35
50 – 54	1.45	1.60	1.20	1.45
55 – 59	2.00	1.90	1.65	1.55
60 – 64 ²	2.65	2.30	2.15	1.75
65	Coverage Terminates			

Maximum Coverage **50 Units**

¹ Age means attained age at the Policy Anniversary date (March 1st). Premiums increase with age.

² Rates for those 61 and over are for renewals only.

Eligibility

Partners and sole practitioners who meet the eligibility requirements (Please review the enclosed bucksliip) may apply for this coverage.

Benefits Payable

The plan will provide reimbursement for incurred expenses such as rent, salaries, utilities, leased or rented equipment and other expenses which are normal and customary in the operation of your practice. The plan does not cover any remuneration payable to yourself or to your partners or to any person who replaces you to perform your duties for the purpose of generating income for your practice. The cost of any new purchases of equipment or supplies will be excluded as well. In the event of joint occupancy or partnership, only your share of the office overhead expenses will be used in determining the amount of benefit payable. Benefits will be payable for up to 12 months.

Partial Disability

If you have recovered sufficiently to return to your practice on a part-time basis, benefits will be payable for up to six months, rather than 12 months, at 50% of the benefits paid in the last month of Total Disability.

Definition of Disability

You will be considered totally disabled if, as a result of injury or sickness, you are severely limited in the performance of the normal activities pertaining to your occupation.

Personal Accident Insurance

PERSONAL ACCIDENT INSURANCE OFFERS A LUMP SUM BENEFIT PAYMENT TO HELP COVER THE IMMEDIATE COSTS OF A DISABILITY OR DEATH DUE TO AN ACCIDENT, AND CAN MAKE IT POSSIBLE FOR YOUR FAMILY TO COPE DURING A VERY TRYING TIME.

Member & Spouse Personal Accident Insurance

Benefits and Premiums

The value of 1 unit is **\$25,000**, until age 65. Starting at age 66, coverage reduces by \$2,500 per unit per year and ends at age 75. Insured members aged 73 and 74 are covered for \$5,000 and \$2,500 per unit, respectively, without premium charge.

PERSONAL ACCIDENT BENEFIT	
If You Suffer the Loss of:	Percent of Benefit Paid:
Life	100%
Or loss of use of both hands or both feet	100%
Sight in both eyes	100%
One hand and one foot	100%
One hand or one foot and sight of one eye	100%
Hearing in both ears and speech	100%
Or loss of use of one arm or one leg	75%
Or loss of use of one hand or one foot	67%
Sight in one eye	67%
Speech or hearing in both ears	67%
Thumb and index finger from the same hand	33%
Hearing in one ear	25%
All toes of one foot	25%
Movement (Hemiplegia, Paraplegia or Quadriplegia)	200%

Maximum Coverage (Member & Spouse) **10 Units**

The monthly premium is \$1.50 per unit.

Beneficiary

The beneficiary is the insured member if living, otherwise the beneficiary is the same as the one appointed under the Term Life Insurance Plan.

Income Protection Insurance

YOUR ABILITY TO EARN AN INCOME IS THE SINGLE MOST IMPORTANT ASSET YOU HAVE. MEMBER INCOME PROTECTION INSURANCE CAN HELP YOU MAINTAIN YOUR STANDARD OF LIVING IF AN ACCIDENT OR ILLNESS KEEPS YOU FROM YOUR JOB.

Income Protection Insurance

Benefits and Premiums

The value of 1 unit is \$100 of monthly income benefit. Choose the waiting period that best meets your needs:

MONTHLY PREMIUM PER \$100 UNIT OF MONTHLY BENEFIT						
AGE ¹	Waiting Period					
	30 Days		90 Days		180 Days	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Under 30	\$1.20	\$1.20	\$.75	\$.80	\$.65	\$.70
30 – 34	1.35	1.60	.85	1.00	.75	.85
35 – 39	1.60	1.90	1.05	1.20	.90	1.05
40 – 44	1.95	2.90	1.25	1.80	1.25	1.75
45 – 49	2.90	3.75	1.90	2.50	1.80	2.25
50 – 54	4.20	4.60	2.80	3.05	2.70	2.95
55 – 59	5.85	4.75	3.85	3.20	3.75	3.10
60 – 64 ²	5.10	4.00	3.20	2.55	3.10	2.50
65	Coverage Terminates					

Maximum Coverage **50 Units**

¹ Age means attained age at the Policy Anniversary date (March 1st). Premiums increase with age and may be changed on the Policy Anniversary.

² Rates for those 61 and over are for renewals only.

Maximum Benefit

The maximum monthly benefit when you apply is the **lesser of**:

(a) \$5,000 per month, or

(b) 60% of the first \$2,000 of earned monthly income plus 50% of the excess, reduced by any other group, individual or association disability insurance in force or applied for (excluding Canada or Quebec Pension Plan benefits and Office Overhead Expense Insurance) and any earned income continued by your employer or by the partnership, rounded up to the next higher multiple of \$100 per month unless already an exact multiple. This formula has been developed to ensure that you do not apply for more coverage than you need.

Definition of Disability

Total Disability. You will be considered totally disabled if, due to sickness or injury, you are unable to perform the normal duties of your regular occupation or regular employment and you are not employed in any other gainful occupation. After the first 24 months of benefits, you must be unable to engage in any occupation for which you are reasonably suited by training, education or experience and you must not be engaged in any type of gainful occupation.

Benefit Payments

Total Disability. If totally disabled, benefit payments begin after the chosen waiting period has expired, and are payable to age 65 (or for 12 months if disability begins at age 64).

Partial Disability. Immediately after receiving Total Disability Benefit, reduced benefits are available. It is available for up to six months at 50% of the benefit paid in the last month of Total Disability.

Definition of Earned Income

For purposes of this plan, earned income means income earned from your employment or profession, after business expenses but before income taxes. Earned income excludes any severance pay.

Limitations and Exclusions for Income Protection and Office Overhead

You must be under the regular care of a legally qualified physician or surgeon at all times. Disabilities resulting from self-inflicted injury, involvement in a criminal offence, insurrection, or war, are not covered. Coverage is limited to a maximum of six months for foreign travel or residence outside of Canada or the U.S., unless an extension is approved in writing by the Company. Benefits for back and neck injuries will be considered for payment only where substantiated by diagnostic medical tests.

Tax Tip

Under current tax laws, Income Protection benefits are not taxable if you, not your employer or partnership, pay your premiums.

PLEASE NOTE:

Additional Income Protection Insurance obtained from any other source would reduce the payment by Manulife Financial upon claim if the combined disability benefit payable exceeds 100% of the average pre-disability income over the 24 months preceding disability.