



Alumni Insurance Plans

Term Life + Major Accident Protection

The best protection is being *prepared*.

Term Life Insurance for you and your spouse

Term Life Insurance can be a big help to your family if the unexpected happened, and you were no longer there to financially contribute. It can help your loved ones pay off a mortgage, cover rent, day-to-day bills and expenses, pay for a child's education, cover the cost of a funeral and more. Members and their spouses can each purchase from **\$35,000 to \$770,000 in coverage**.

- **10% Savings.** Get a 10% reduction on premiums for coverage amounts of \$280,000 or more.
- **No medical exam.** Medical exams are usually not required for coverage of up to \$250,000 if you are 55 or under at time of initial application.
- **Living Benefit at no extra cost.** Pays you 50% of your Term Life benefit amount to a maximum of \$100,000, if after 2 years of continuous coverage you are under 83 years of age and diagnosed with a terminal illness with a life expectancy of 12 months or less
- **Premiums Waived.** If you, the Member, become totally disabled before 65 and remain disabled for at least 90 consecutive days, your coverage will continue at no cost to you.

Who can apply?

Alumni are eligible to apply for Member Term Life Insurance. You may also apply for coverage for your spouse if you are already covered or are applying for yourself. At the time of application, you and your spouse (if you are also applying for them) must be residents of Canada and between 18 and 70 years of age.

How much can I buy?

The value of 1 unit is \$35,000 and the maximum benefit allowed is 22 units.

Who can be a beneficiary?

You may choose any person(s), trust or institution (including your alma mater) as your beneficiary. You will be named the beneficiary of your Spouse Term Life coverage unless otherwise stated.

Limitations and exclusions

Suicide is not covered if it occurs within two years of the effective date of coverage, or the date of any increase in coverage.



Life & Accident Insurance for your children

If something were to happen to your children, finances should be the last thing on your mind. Child Life & Accident Insurance gives you one less thing to worry about.

- **Two-in-one coverage.** Child Life & Accident Insurance combines Major Impairment coverage with Life Insurance. Coverage starts at \$25,000 for Major Impairment, plus \$5,000 in Life benefits; and can go up to \$100,000 in Major Impairment, plus \$20,000 in Life benefits.
- **One single monthly premium covers all your eligible children,** no matter how many, for the full benefit amount. Newborn children automatically become eligible for coverage at 15 days of age, at no additional cost.

Who can apply?

Insured Members are eligible to apply for coverage for any of their children who are unmarried, dependent on the Member for support, are over 14 days and under 21 years of age (or under 25 if in full-time attendance at an accredited educational institution). Once Child Life and Accident coverage is in force, newborn children become insured automatically upon reaching 15 days of age.

How much can I buy?

The value of 1 unit is \$25,000 in Major Impairment benefits plus \$5,000 in Life benefits for each eligible child, regardless of how many children you have, and the maximum benefit allowed is 4 units.

Who can be a beneficiary?

The insured Member, or the estate thereof if deceased, is the beneficiary unless Manulife receives written notice from the Member appointing a different beneficiary.

Limitations and exclusions

Suicide is not covered if it occurs within two years of the effective date of coverage or the date of any increase in coverage. Any Major Impairment loss must be caused by purely accidental means and must occur within three months of the accident, and the insured child who suffers the Major Impairment must survive the loss for at least 30 days. Benefits are not payable for injuries resulting from war or any act of insurrection.

Alumni Life and Accident

A measure of certainty in a future that's uncertain

At every stage of your life, there will be people you care about who depend on you. What would happen to them if something happened to you? While nothing can replace you in their hearts, Alumni Insurance Plans can provide your loved ones with financial protection to help them go on with their lives and make ends meet.



Young and single?

While you may not have dependent children, Alumni Life Insurance can help you protect aging parents, siblings and other people you care about.



Married?

If something were to happen to you, life insurance can step in to financially support your spouse or partner.



New baby?

Life insurance can help with the cost of raising a child and future costs such as a university or college education.



New home?

Life insurance is a cost-effective alternative to mortgage insurance. And even as your mortgage balance decreases, your coverage amount won't. It can help your family continue to live in the family home and even pay it off.

Apply now and rest easy knowing there are some things in life you can be certain about.

Major Accident Protection for you and your spouse

Accidents can happen. And when they do, financial relief can help to take the pressure off, making a difficult time a little less difficult.

It's two-in-one coverage: Major Accident Protection combines Major Impairment coverage with Accidental Death coverage. Coverage starts at \$50,000 for Major Impairment plus \$10,000 for Accidental Death, and goes up to \$300,000 for Major Impairment plus \$60,000 for Accidental Death.

Who can apply?

The Member must be applying for or already covered by Alumni Term Life Insurance in order to apply for Major Accident Protection. All applicants must reside in Canada and be between 18 and 60 years of age.

How much can I buy?

The value of 1 unit is \$50,000 in Major Impairment benefits plus \$10,000 in Accidental Death benefits. The maximum benefit allowed is 6 units.

Who can be a beneficiary?

Benefits will be paid to the insured Member, if living. Otherwise benefits will be paid to the beneficiary appointed by the Member. If no beneficiary is indicated, benefits will be paid to the estate of the insured Member.

Limitations and exclusions

Any loss must be caused by purely accidental means and must occur within three months of the accident. Benefits are not payable for self-inflicted injury, voluntary involvement in a criminal offence, insurrection or war, or flying except as a passenger with no flight duties.

For more information, visit

[Manulife.com/infoalumni](https://www.manulife.com/infoalumni)

or call us toll-free at

1 888 913-6333

8 a.m. to 8 p.m. ET, Monday to Friday

or email am_info@manulife.com

INFORMATION ABOUT MIB, INC.

We consider the information contained in your application to be confidential. However, Manulife or reinsurers involved with your policy may make a report to MIB, Inc. based on your application, or to other insurance companies to which you apply for life, health or critical illness insurance, or to which a claim for benefits has been made. MIB, Inc. is a not-for-profit organization set up by life insurance companies to share information among its members. If you apply for insurance or submit a claim to a member company, MIB, Inc. will share any information it has on file. You may review the information in your file, and request a correction if necessary, by contacting MIB, Inc. at:

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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 will establish a financial services file from which this information will be used to process the application, offer and administer services, and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. 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, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo, ON N2J 4C6.

PLEASE NOTE

This brochure is not a contract, but only an outline of the coverage, designed to explain the benefits and conditions of the insurance plan. The insurance policy, which you will receive when you join the insurance plan, will govern as to the specific details. Please read it carefully.



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