



A division of CFMWS  
Une division des SBMFC

# Term 100 Life Insurance

## LIFETIME PROTECTION

for your family's  
financial future

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**20 Pay Option available!\***

Get lifetime coverage –  
without lifetime payments!



INSURANCE • INVESTMENTS • SAVINGS • ADVICE

**SISIPT100.ca**

The Manufacturers Life Insurance Company

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# TERM 100 LIFE INSURANCE

## Coverage for life!

### Why choose Term 100 (T100)?

Most employer life insurance plans expire when you retire. And most term life insurance plans end in your 70s and 80s. If you're looking for coverage lasting long after your retirement years, T100 Life Insurance, created by SISIP Financial and Manulife, can be the answer. You can be covered for up to \$100,000 for the rest of your life.

#### Think of how your family could use this benefit:

- Leaving a legacy for your family
- Paying your taxes
- Paying off debts
- Other expenses
- Funeral and burial costs

### How much can you purchase?

Four valuable coverage amounts available for you to choose from:

\$25,000

\$50,000

\$75,000

\$100,000

### What features & benefits are included?

- **Guaranteed premiums:** Your rates will never increase for the duration of your entire policy – so you can manage your budget. And the younger you are when you apply, the lower your locked-in rate!
- **Portability:** Coverage goes with you if you change jobs or residence anywhere in the world.
- **Living Benefit:** If you are diagnosed with a terminal illness by a doctor and are given less than 12 months to live, your Living Benefit can pay you a cash advance of up to 50% of your life insurance coverage, up to a maximum of \$50,000 (provided your coverage has been in force for at least two years).
- **30-day free look:** A full refund within 30 days of purchase if you're not completely satisfied.

### Optional Waiver of Premium

Choose this rider and you'll pay no premiums if you become totally disabled for six months or longer, before age 60.

### No medical tests are normally required

If you are age 64 and under and can answer "no" to the simple medical questions on the application, you may not have to undergo a paramedical exam or other medical tests when you apply.

## Your choice of premium options



You can choose to pay your premiums until age 100, or you can select the new **20 Pay Option\*** – allowing you to pay for your full coverage in the first 20 years.

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### Regular Premiums

Pay your regular guaranteed level premiums with no payments required once you turn 100 years of age.

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### 20 Pay Option

If you're between the age of 18 and 60 you can choose this new payment option. If purchased early on, it can help you avoid paying premiums during your retirement!

Ask your SISIP Financial Advisor for the associated premium rate charts for the payment options above or view online at [SISIPT100.ca](http://SISIPT100.ca).

***Either way, as long as you pay your premiums, you're covered for life.***

## Are there any exclusions?

The full benefit amount will not be paid if death is due to suicide within two years of the effective date of coverage. In this case, your beneficiary (or your estate, if you don't choose a beneficiary) will receive a refund of all premiums paid.

## Who can apply?

Members of the Canadian Armed Forces (serving, retired, released), their spouses and/or adult children can apply. Applicants must also be age 18 to 70 and a Canadian resident at time of application.

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## It's easy to apply

You can download and complete the T100 application form at [SISIPT100.ca](http://SISIPT100.ca).

If you need assistance in determining your insurance needs, you can contact a SISIP Financial Advisor online at [sisip.com/en/contact-us](http://sisip.com/en/contact-us) or call **1 800 267-6681**.

**1-800-267-6681**

Monday to Friday 8 a.m. to 4:30 p.m. EST

**1-855-887-7809**

Monday to Friday 8 a.m. to 8 p.m. EST

**sisip.com/en/contact-us****am\_service@manulife.com****NOTICE ON EXCHANGE OF INFORMATION**

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: 330 University Avenue, Suite 501, Toronto, Ontario M5G 1R7, Telephone: (416) 597-0590, Fax: (416) 597-1193, Email: [canada\\_disclosure@mib.com](mailto:canada_disclosure@mib.com).

**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 or those of our administrator or agent. 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

A copy of our privacy principles and practices is available for viewing at [manulife.ca](http://manulife.ca).

This is not a contract. Actual terms and conditions are detailed in your policy issued by Manulife upon approval of your application. It contains important details concerning exclusions, conditions and limitations. Please review it carefully upon receipt.

\* 20 Pay Option available to those 18 to 60 years of age.



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