



FollowMe™ Life Plan for CARP Members

Life insurance that
starts when your
group life
insurance stops.

The Manufacturers Life Insurance Company



FollowMe™ Life

Change is a part of life.

Change is inevitable and can be positive, often leading us on interesting new paths in life. However, when a change also involves the loss of your group life insurance coverage, whether through a career change, retirement or job loss, it can quickly compromise your sense of calm and your family's future financial security.

It doesn't matter whether you are just starting out, are raising a family or are entering your mature years. Having adequate life insurance in place is critical. Without it, should the unthinkable happen, your loved ones could end up facing an unnecessary financial burden.

Furthermore, even though you know how essential this type of protection is, when your group life insurance coverage ends it may be difficult for you to find affordable life insurance to replace it, due to your age or health issues.

Qualifying for FollowMe Life coverage is fast and easy.

You are eligible to apply for the FollowMe Life plan if:

- you are between the ages of 18 and 69,
- you are a Canadian resident, and
- you are not ill or injured at the time your group life coverage ends.

Your acceptance is guaranteed.

If you apply within 60 days of your group life insurance ending, no medical questionnaire or exam is required!

FollowMe Life offers choice.

Understanding that everyone's financial needs are unique, the FollowMe Life insurance plan lets you choose the amount of coverage that best suits you, your family and your budget. You are eligible to apply for the same amount of FollowMe Life coverage as you had with your group plan, or less. With coverage available in amounts starting from \$25,000 up to a maximum of \$200,000, FollowMe Life can give you an affordable way to obtain the protection of life insurance. Your spouse can select any amount of coverage, equal to or less than the amount they had under your group life plan, and can apply on the same application form you use.

Non-smokers enjoy additional premium savings.

Non-smokers enjoy additional premium savings – up to 60% lower than those for smokers. If you enrol as a smoker, you can still apply to switch to the lower non-smoker premiums once you've quit smoking for at least 12 months.

How much life insurance do you need?

Outstanding bills, living expenses, protecting your estate for your loved ones... When deciding how much FollowMe Life coverage to apply for, please keep in mind that, should you pass away, final expenses alone can cost thousands of dollars, not to mention any outstanding debt you may leave behind.

The FollowMe Life plan includes a Living Benefit.

With FollowMe Life, you'll also gain the added security of knowing that if you are diagnosed with a terminal illness with less than 12 months to live, you are eligible to receive an advance of up to 50% of your coverage to a maximum of \$50,000, provided your coverage has been in effect for at least two years. You can use the money however you wish – to pay medical expenses, to pay for time away with your family, to pay outstanding debts or to settle your affairs – the choice will be yours.

Your coverage is guaranteed renewable up to age 80.

When your FollowMe Life application is approved, your coverage is guaranteed to continue until your 80th birthday – regardless of any changes in your health – as long as your premiums are paid. This gives you the added security of knowing that your life insurance will not be cancelled, even if health issues arise in the future. Of course, you can choose to cancel this protection at any time.

30-Day Satisfaction Guarantee

Your policy will be sent to you as soon as your application is processed.

When you receive it, review it carefully. If you decide that you are not completely satisfied, simply return your policy to Manulife within 30 days of receipt to have your coverage cancelled and your premiums refunded in full – no questions asked!



Convenient payment options

For your added convenience, your affordable monthly premiums can be paid by pre-authorized debit (automatic bank withdrawal) or by credit card, whichever method works best for you. Don't let the loss of your group life insurance compromise your family's security. Gain the affordable protection offered by FollowMe Life.

Applying for FollowMe Life coverage is fast and easy!

No medical questionnaire is required and it should only take you a few minutes to complete by phone or online.

Remember, to obtain this coverage without having to complete a medical questionnaire, Manulife must receive your application form within 60 days of the end of your group life insurance coverage.

A 50-year-old female non-smoker will pay only \$34 a month¹ for \$100,000 of FollowMe™ Life coverage!

Why choose FollowMe Life?

Security: FollowMe Life starts when your group life insurance coverage stops, so you won't have to worry about an interruption in coverage.

Economical rates: Affordable premiums make this life insurance simple to budget for, both today and in years to come.

Choice of coverage amounts: Choose the amount of coverage that suits your budget and your family – from \$25,000 up to \$200,000 (equal to or less than your group benefit amount).

Guaranteed renewable: Your coverage is guaranteed renewable up to age 80, regardless of your health.

Healthy savings for non-smokers: Non-smokers enjoy up to 60% savings on their premiums, compared to smokers.

Includes a Living Benefit at no additional cost: If you are diagnosed as terminally ill with less than 12 months to live, you are eligible to receive a portion of your benefits, subject to certain policy restrictions and limitations.

30-Day Satisfaction Guarantee: If you are not completely satisfied with your coverage, simply notify Manulife within 30 days and your premiums will be refunded in full.

¹Rates are subject to change without notice.

Monthly Premium Rates¹ per person

Smoker			Non-Smoker ²		
\$25,000 of Life Coverage			\$25,000 of Life Coverage		
AGE	FEMALE	MALE	AGE	FEMALE	MALE
18-34	\$3.50	\$5.25	18-34	\$2.75	\$3.00
35-39	\$5.50	\$6.50	35-39	\$3.50	\$3.75
40-44	\$7.25	\$9.50	40-44	\$4.50	\$5.00
45-49	\$11.25	\$15.50	45-49	\$6.25	\$7.00
50-54	\$17.25	\$27.50	50-54	\$8.50	\$10.25
55-59	\$27.25	\$44.25	55-59	\$12.50	\$17.75
60-64	\$38.75	\$71.75	60-64	\$19.00	\$28.75
65-69	\$62.50	\$125.00	65-69	\$31.25	\$50.00
*70	\$84.75	\$183.50	*70	\$42.25	\$67.50
*71	\$94.50	\$199.50	*71	\$48.25	\$76.50
*72	\$105.00	\$216.25	*72	\$55.25	\$86.50
*73	\$116.50	\$232.25	*73	\$63.00	\$97.25
*74	\$128.75	\$248.75	*74	\$71.00	\$109.25
*75	\$141.25	\$264.00	*75	\$79.75	\$123.50
*76	\$154.25	\$279.25	*76	\$89.25	\$139.25
*77	\$167.50	\$294.00	*77	\$99.75	\$156.75
*78	\$181.50	\$308.50	*78	\$111.00	\$175.50
*79	\$196.50	\$327.00	*79	\$123.75	\$196.25

¹ Rates are subject to change without notice. Premiums are based on individual age at the time of application and will increase as an individual's age increases in accordance with published age groups.

² Non-smoker premiums apply to those who have not used tobacco, tobacco cessation products including e-cigarettes or vaping products, in the last 12 months and who meet Manulife's health standards.

³ Coverage must be equal to or less than your group benefit amount.

* For renewals only.



Calculate your monthly premium

1. Input your monthly premium rate from the chart on the left based on your age, sex and smoker/non-smoker status.
2. Input the number of units from 1 to 8 to select the amount of coverage³ required, from \$25,000 to a maximum of \$200,000. Note: \$25,000 of life coverage = 1 unit.
3. Repeat steps 1 and 2 if adding a spouse to the policy.

Premium Calculator

Applicant

$$\text{\$ } \underline{\hspace{2cm}} \text{ X } \underline{\hspace{2cm}} = \text{\$ } \underline{\hspace{2cm}}$$

Monthly Premium No of units (1 to 8) Monthly premium

Spouse (add, if applying)

$$\text{\$ } \underline{\hspace{2cm}} \text{ X } \underline{\hspace{2cm}} = \text{\$ } \underline{\hspace{2cm}}$$

Monthly Premium No of units (1 to 8) Monthly premium

Total monthly premium = \$ _____

Total coverage selected = \$ _____



Ready to get a quote or apply?

Call **1-877-551-5566**

Visit **manulife.ca/CARP**

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Important Notice

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

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