



Term Life Insurance for CARP Members

Insurance
protection
for your
family's future.

The Manufacturers Life Insurance Company

Term Life Insurance

The affordable way to provide a more secure financial future for your family

We don't know what the future will bring, but we can keep our family prepared for the unexpected.

One key way to do this is to make sure you have enough life insurance in place. This can help keep your family financially comfortable as possible after you're gone. If you're a CARP member, up to age 70, Term Life Insurance for CARP Members is a simple and affordable way to help you do that.

Coverage available up to \$150,000

Coverage for this plan ranges from \$50,000 to \$150,000, in increments of \$25,000. Choose the level of protection that suits your needs and budget. If the unthinkable occurs, the benefit can be used for anything, including:

- Mortgage payoff
- Payment of debts
- Final expenses
- Living expenses
- Education
- Retirement fund

Your acceptance is guaranteed.

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

Premiums are affordable.

Premiums are based on gender and age, so the younger you are when you apply, the lower your rates will be. Apply now before your next birthday and when approved, you'll pay the same rates for the first 10 years. Plus, on average, non-smokers* enjoy premiums that are 50% lower than smokers. (Smokers who become policyholders can re-apply for non-smoker rates if they quit smoking for at least 12 months).

Your premiums will not increase for 10 years - guaranteed.

Knowing that your premiums will not change for the first ten years makes it easier to plan your budget. Every ten years until age 85, your coverage will be renewed at your new age-based rate— with no need for medical exams or questions. So you can renew even if your health changes. We will never cancel your coverage as long as your premiums are up to date, but you can cancel any time.

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.

Term Life 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

$$\text{\$ } \frac{\text{Monthly Premium}}{\text{No of units (1 to 8)}} \times \text{No of units (1 to 8)} = \text{\$ } \text{Monthly premium}$$

Spouse (add, if applying)

$$\text{\$ } \frac{\text{Monthly Premium}}{\text{No of units (1 to 8)}} \times \text{No of units (1 to 8)} = \text{\$ } \text{Monthly premium}$$

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.