

If you didn't have income, would you still have a home for your family?

A serious injury or job loss could put a strain on your personal finances. Manulife creditor's group insurance can help make the best of a difficult situation. A little planning today can go a long way toward helping you tomorrow.

What is creditor group insurance?

Creditor group insurance is an inexpensive way of helping to protect your financial stability and maintaining your family's standard of living should an unexpected death, disability or job loss occur. Coverage is optional. Eligible clients can select creditor's group life insurance alone or with Disability and Job Loss. To be eligible you must be a Canadian resident† between 18 and 64 years old and be the account holder of a Manulife One Account. Manulife Bank's life insurance and disability coverage are underwritten and administered by The Manufacturers Life Insurance Company (*Manulife*) and job loss coverage is underwritten by First North American Insurance Company, a wholly owned subsidiary of Manulife, and administered by Manulife.

Highlights

- Premiums are based on outstanding mortgage balance up to maximum of \$500,000 – the lower the balance, the lower the monthly premium.
- 60 day free look period – Allows you 60 days to cancel the insurance and receive a refund of your premium, if you are not satisfied with the coverage.
- Monthly premium is automatically deducted from your bank account.

Low monthly premiums can help protect your family and home

Premiums are based on the outstanding month-end balance owing on the mortgage and your attained age. Joint insurance premiums are based on the monthly premium rate of the older borrower multiplied by a factor of 1.4 for Life and a rate factor of 1.9 for Disability and Job Loss Riders. Please note that creditor's group insurance does not apply to any negative balance under your bank account.

LIFE	
Attained Age	Rate*
18 - 25	\$0.08
26 - 30	\$0.09
31 - 35	\$0.11
36 - 40	\$0.18
41 - 45	\$0.27
46 - 50	\$0.39
51 - 55	\$0.49
56 - 60	\$0.70
61 - 65	\$1.04
66 - 69	\$1.60

DISABILITY AND JOB LOSS	
Attained Age	Rate*
18 - 25	\$0.14
26 - 30	\$0.14
31 - 35	\$0.15
36 - 40	\$0.17
41 - 45	\$0.19
46 - 50	\$0.22
51 - 55	\$0.28
56 - 60	\$0.38
61 - 64	\$0.62

* Per \$1,000 of outstanding balance

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Rates are not guaranteed and are subject to change. Premiums are based on your attained age.

Example: Let's assume you have an outstanding monthly balance of \$100,000 and you are 40 years old. You divide \$100,000 by 1000, and multiply the answer by the premium rate for your age group as shown in the chart:

Balance divided by 1000	Premium Rate from Chart	Monthly Premium
Life: \$100	x 0.18	= \$18.00
Riders: \$100	x 0.17	= \$17.00
Total Life, Disability and Job Loss		= \$35.00

JOINT insurance premium is based on the monthly premium rate of the older borrower multiplied by a rate factor of 1.4 for Life and a rate factor of 1.9 for Disability and Job Loss Riders.

Balance divided by 1000	Premium Rate Calculated	Monthly Premium
Life: \$100	x 0.252	= \$25.20
Riders: \$100	x 0.323	= \$32.30
Total Life, Disability and Job Loss		= \$57.50

Provincial Taxes will be added where applicable

Applying for Manulife creditor's group insurance is easy. Call today!

Phone: 1-844-239-4677 from 8 a.m. to 8 p.m. ET

NOTICE ON PRIVACY AND CONFIDENTIALITY: The information requested on your application form is required to process your application. To protect the confidentiality of this information, Manulife 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 and Manulife Bank employees, mandataries, administrators, advisors 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 secure 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, Affinity Markets, PO Box 1602, Del. Stn 500-4-A, Waterloo, ON N2J 4C6.

A Manulife Bank representative will call you to provide you more information about this product.

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.

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