



 **Manulife** CoverMe

**Guaranteed Issue Life**

A guaranteed way  
to help protect  
your family's  
financial *future*.

The Manufacturers Life Insurance Company

## **Guaranteed Issue Life**

Have you had trouble getting life insurance? We make it *easy*!

You know life insurance is important. After all, it's a great way to provide your family with an extra financial cushion and leave them with memories, not final expenses.

That being said, we know that at the best of times, purchasing life insurance is not a task people tend to look forward to. Add health issues to the equation and it can become more difficult. But we make it easy!

**CoverMe Guaranteed Issue Life insurance** is easy because your acceptance is guaranteed,<sup>1</sup> regardless of your medical history. Guaranteed acceptance means:

- No complicated medical questionnaire
- No medical exams when you apply
- No bodily fluid tests

If you're a Canadian citizen age 40 to 75, all you have to do is apply and send your first payment, then you're insured.

### **Cover final expenses and more**

You can choose one of five coverage amounts, based on your needs and budget, which your beneficiaries would receive as a cash benefit when you pass away:

**\$5,000 — \$10,000 — \$15,000 — \$20,000 — \$25,000**

With a benefit of that size, it could help your family with funds such as:

- **Final expenses:** The average cost of after-death services in Canada is \$8,500.<sup>2</sup> You can help cover those costs with this plan, taking the burden off your family during an already difficult time.
- **Inheritance:** You can use this for the benefit of your children or grandchildren.
- **Retirement:** Your spouse could use the benefit to help fund their retirement.





## The 5 guarantees

There's nothing like a guarantee to help you know you're making the right decision. With Guaranteed Issue Life insurance, we have 5 guarantees.

### 1 **GUARANTEED acceptance:**<sup>1</sup>

There are no medical questions or exams when you apply. As long as you meet the eligibility requirements, you're covered!

### 2 **Premiums are GUARANTEED to never increase:**

Every premium payment you make will be exactly the same. This makes it easy to budget – and it also makes it important to apply as soon as possible because the younger you apply, the lower your payments will be.

### 3 **Your coverage amount is GUARANTEED to never change:**

You're welcome to increase your coverage at any time, but we will never decrease it.

### 4 **Your policy will never expire or be cancelled – GUARANTEED:**

As long as you pay your premiums, the policy is yours for life.

### 5 **GUARANTEED premium-free coverage after age 95:**

From age 95 and beyond, you'll never have to pay premiums again – but your coverage will remain in place.

## How does the death benefit work?

### DURING THE FIRST TWO YEARS

CAUSE OF DEATH	BENEFIT PAYABLE
Non-accident	Refund of premiums paid plus 10% interest compounded annually
Accident	5 times your coverage amount
Suicide	Refund of premiums paid, without interest

### AFTER THE FIRST TWO YEARS

CAUSE OF DEATH	BENEFIT PAYABLE
Non-accident	Full coverage amount
Accident (under age 85)	5 times your coverage amount
Accident (age 85 or over)	Full coverage amount





## Valuable features and benefits

With CoverMe Guaranteed Issue Life insurance, you get more than just the coverage amount of your choice. You also get:



**Living Benefit:** You'll receive a cash advance of up to 50% of your coverage amount, if you're diagnosed with a terminal illness with 12 months or less to live. After the cash advance, the remainder of your coverage will be paid to your beneficiaries upon your death.



**Non-smoker savings:** If you don't smoke, you'll enjoy up to 20% savings on your premiums compared to smokers.



**30-day money-back guarantee:** If you're not fully satisfied with your coverage within 30 days of receiving it, you can cancel your policy and receive a full refund (less claims paid), no questions asked.



**Flexible payment options:** When you apply, you can choose the payment method that works best for you: pre-authorized debits from your bank account, or payment by credit card (Visa, MasterCard or American Express).



Ready to get a quote or apply?

Call **1-877-COVER ME® (1-877-268-3763)**

Visit **coverme.com**

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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.