



Term 20 Life Insurance

Simple, affordable
life insurance.
Fill in what your
current *coverage*
leaves out.

Term 20 Life Insurance

Need some extra coverage? CoverMe makes it easy!

One of the beautiful things about human nature is that we like to hope for the best. We like to plan for the future, yet the future is so uncertain. It's because you recognize that uncertainty that you may already have a life insurance plan.

But even if you bought insurance a few years ago, there's still another question to answer: do you have enough for right now? Think about changes in your life that may have occurred since you bought your policy—changes that could require more insurance protection:



Welcoming a new child to your family
or found your life partner



Purchasing, upgrading or renovating
your home



Getting a line of credit



Earning a big pay raise—
and with it, a more lavish lifestyle



Leasing a new car



Starting to pay your child's tuition



CoverMe makes it easy!

Adding to your current policy can be difficult to fit into a busy lifestyle. Purchasing coverage can be quick and easy with CoverMe Term 20 Life Insurance. Here's how:

1 Simple application:

Our application process is simple and intuitive. It should only take you a few minutes to complete by phone or online. In some cases, no medical exam* may be required!

2 Guaranteed rates for 20 years:

It's so much easier to budget when you know you'll be paying the same affordable rates for two full decades. Plus, the younger you are when you apply, the lower your rates will be for 20 years.

3 Guaranteed renewable:

As long as you pay your premiums, we'll never cancel your policy. In fact, you can renew it every 20 years, with no medical questions or exams required, up to age 90.

Choose the coverage that's right for you.

We're all different in many wonderful ways, and that means we all have different needs. Fortunately, CoverMe Term 20 Life Insurance gives you the flexibility to choose from a wide range of coverage amounts: from \$50,000 to \$2 million, in \$25,000 increments.

As long as you maintain your payments, the coverage amount you choose will never decrease, and will be paid as a tax-free benefit to your beneficiaries.

How much should you get?

Here are some of the factors that can influence how much insurance to purchase:

- The balance owing on your mortgage
- How many kids you have
- How much insurance you already have
- Lifestyle needs



Do you have enough?

Experts recommend households have enough life insurance to cover 7-12 years of salary.**



What are the benefits of CoverMe Term 20 Life Insurance?

Now you know how this coverage can fit into your busy lifestyle, thanks to its simplicity, affordability and flexibility. But there are even more benefits and options that come along with owning a CoverMe Term 20 Life Insurance policy:*



Living Benefit: You can receive a cash advance of up to 50% of your coverage (to a maximum of \$200,000) 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.**



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—no questions asked.

* Limitations, restrictions or exclusions may apply.

** The policy must be in-force for 2 years and the insured must be under 85 years of age to be eligible. The living benefit is subject to the written consent of irrevocable beneficiaries or assignees.



Ready to get a quote or apply?

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

Visit **coverme.com**

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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.