

#### Notice on Exchange of Information

Information regarding your insurability will be treated as confidential. The Insurer or its reinsurers may, however make a brief report on it to MIB, Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies which operates an insurance information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Manulife, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 416-597-0590. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction. The address of MIB's information office is: 330 University Avenue, Suite 501, Toronto, Ontario M5G 1R7. Information for consumers about MIB may be obtained on its web site at [www.mib.com](http://www.mib.com).

#### Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators 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 secured 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, P.O. Box 1602, Delivery Stn 500-4-A, Waterloo, ON N2J 4C6.

#### 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 it carefully upon receipt.

If you have any questions, please give us a call.

**1-877-551-5566**

or visit the website at:

**[carpinsurance.ca](http://carpinsurance.ca)**



P.O. Box 4213, Stn A, Toronto, ON M5W 5M3

The FollowMe™ Life insurance plan is offered through The Manufacturers Life Insurance Company.

Plans are available only to residents of Canada, may not be available in all provinces.

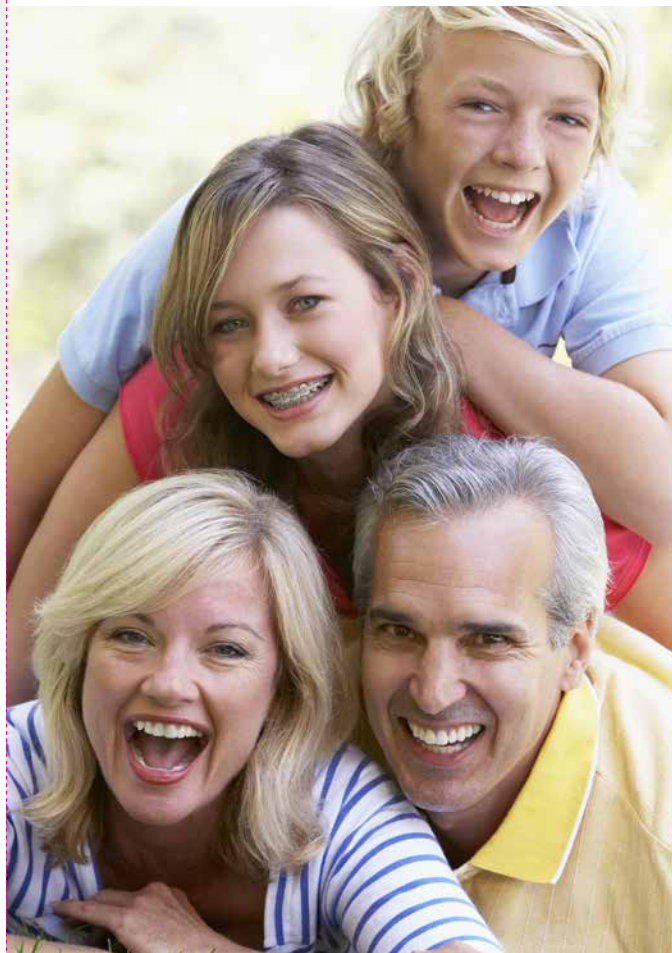
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Plans offered by The McLennan Group Life Insurance Inc.



## FollowMe™ Life Plan

Life insurance that starts when your group life insurance stops



The Manufacturers Life Insurance Company

### 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 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.

Further, 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.

### No medical questions if you act fast.

Understanding how important life insurance is to you and your family, the FollowMe™ Life insurance plan was specifically designed to start once your group life coverage stops. Best of all, completion of a medical questionnaire is not required – as long as you apply within 60 days of your group life insurance ending. *(However, applications submitted after the 60-day period will require full medical underwriting.)*



### 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.

***Remember, 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 gives you an affordable way to obtain such coverage. 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 when you do.

**Lower premium rates for non-smokers.**

Non-smokers enjoy lower premiums – up to 60% lower than those for smokers. If you enroll 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.

**Affordable premiums make FollowMe™ Life coverage easier to budget for.**

Please take a moment to review the rates insert provided with this brochure.

You’ll be surprised at how affordable premiums can be. Here’s an example:

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

*If you are interested in a coverage amount not shown on the rate insert, just give us a call; our Customer Service Representatives will be pleased to give you a no-obligation quote.*

**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 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 80<sup>th</sup> 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 (Visa, MasterCard, or American Express), whichever method works best for you.

**Applying for FollowMe™ Life coverage is fast and easy!**

- 1. Choose** the coverage amount that you or you and your spouse have decided on. (For your convenience, your spouse can also use the same application form.)
- 2. Complete**, sign and date the enclosed application form.
- 3. Return** it, along with your first premium payment, in the postage-paid envelope provided.

*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.*

*If you have any questions, just give us a call.*

**Limitations and Exclusions**

Coverage will not be extended to persons who are ill or injured or, where group life coverage has already ended, were ill or injured at the time their group life coverage ended.

Benefits will not be paid where death results from suicide within two years of the effective date of the policy. In such cases, total premiums paid will be returned without any interest adjustment.

Benefits will not be paid where death results, directly or indirectly, from a pre-existing condition during the 24-month period following the effective date of the policy. In such cases, total premiums paid will be returned without any interest adjustment. “pre-existing condition” means any injury, illness or physical condition, whether diagnosed by a physician or not, for which medical treatment was sought, recommended, required or obtained, or for which drugs were prescribed and/or taken within the 24-month period immediately prior to the effective date of coverage.

**Why choose FollowMe™ Life?**

**Because of...**

**Security:** FollowMe™ Life starts when your group life insurance coverage stops so you won’t have to worry about any 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 amount:** 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.

**Lower rates for non-smokers:** Non-smokers can enjoy up to 60% lower rates than those for smokers.

**Includes a Living Benefit at no additional cost:** If you become terminally ill, you are eligible to receive a portion of your benefits as a cash advance, 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-day period of your policy issue date and your premiums will be refunded in full.