



**Term Life Insurance
for CARP Members**

**The Manufacturers Life
Insurance Company**

Protection for your family's financial future.

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 as 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
- Final expenses
- Education
- Payment of debts
- Living expenses
- Retirement fund

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 have quit smoking for at least 12 months.)

Your premiums will not increase for 10 years – guaranteed

Knowing Term Life Insurance for CARP Members premiums will not change for the first 10 years makes it easier to plan your budget.

Every 10 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 it any time.

Other advantages of Term Life Insurance for CARP Members

- **Conversion option:** Before age 70, you can convert your Term Life plan to a Manulife permanent life insurance policy – with no additional medical information required. Rates then in effect for the permanent life plan will apply.
- **Living Benefit:** If you are diagnosed with a terminal illness with less than one year to live, the plan makes available a 50% advance of your Term Life coverage – to a maximum of \$75,000 – tax-free, provided you're under age 83 and your policy has been in effect for at least two years.

Once you use the Living Benefit, you'll never pay another premium. You can use this benefit however you choose, and the remaining balance of your coverage will go to your beneficiary at the time of your death.

It's easy to apply for coverage

1. Complete the application form.
2. Premiums are paid by automatic withdrawal, MasterCard or Visa. Please enclose a blank cheque marked "VOID" or your credit card information to set up the Pre-Authorized Plan. Please do not send money.
3. Mail your application to Manulife, PO Box 670, Stn Waterloo, Waterloo, Ontario N2J 4B8.

Your satisfaction is guaranteed

If you're not completely satisfied upon receipt of your new policy, send it to Manulife within 30 days for a refund and to cancel your coverage.

*Non-Smoker rates apply to people who have not used any form of tobacco, tobacco cessation products or marijuana in the past 12 months.

Monthly premiums per person

Rates include a policy fee. Rates are subject to change without notice.
Residents of Quebec, please call 1.855.460.3631 toll-free to discuss your coverage options.

AGE	FEMALE RATES / BENEFIT AMOUNTS									
	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000	
	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER	NON-SMOKER	SMOKER
18-30	\$8.00	\$9.90	\$10.00	\$12.85	\$10.20	\$13.20	\$11.75	\$15.50	\$13.30	\$17.80
31	8.00	10.30	10.00	13.45	10.20	13.80	11.75	16.25	13.30	18.70
32	8.00	10.70	10.00	14.05	10.20	14.20	11.75	16.75	13.30	19.30
33	8.00	11.10	10.00	14.65	10.20	15.00	11.75	17.75	13.30	20.50
34	8.10	11.60	10.15	15.40	10.40	15.80	12.00	18.75	13.60	21.70
35	8.20	12.10	10.30	16.15	10.40	16.40	12.00	19.50	13.60	22.60
36	8.30	12.50	10.45	16.75	10.60	17.20	12.25	20.50	13.90	23.80
37	8.40	13.00	10.60	17.50	10.80	17.80	12.50	21.25	14.20	24.70
38	8.70	13.80	11.05	18.70	11.20	19.00	13.00	22.75	14.80	26.50
39	9.00	14.50	11.50	19.75	11.60	20.20	13.50	24.25	15.40	28.30
40	9.30	15.30	11.95	20.95	12.20	21.40	14.25	25.75	16.30	30.10
41	9.60	16.10	12.40	22.15	12.60	22.60	14.75	27.25	16.90	31.90
42	9.90	16.90	12.85	23.35	13.00	23.80	15.25	28.75	17.50	33.70
43	10.40	18.20	13.60	25.30	13.80	25.80	16.25	31.25	18.70	36.70
44	10.80	19.40	14.20	27.10	14.60	27.80	17.25	33.75	19.90	39.70
45	11.30	20.70	14.95	29.05	15.40	29.80	18.25	36.25	21.10	42.70
46	11.80	22.00	15.70	31.00	16.00	31.80	19.00	38.75	22.00	45.70
47	12.30	23.30	16.45	32.95	16.80	33.80	20.00	41.25	23.20	48.70
48	13.10	24.80	17.65	35.20	18.00	36.00	21.50	44.00	25.00	52.00
49	13.90	26.40	18.85	37.60	19.20	38.40	23.00	47.00	26.80	55.60
50	14.70	27.90	20.05	39.85	20.60	40.80	24.75	50.00	28.90	59.20
51	15.50	29.40	21.25	42.10	21.80	43.20	26.25	53.00	30.70	62.80
52	16.30	31.00	22.45	44.50	23.00	45.60	27.75	56.00	32.50	66.40
53	18.00	34.80	25.00	50.20	25.60	51.40	31.00	63.25	36.40	75.10
54	19.70	38.70	27.55	56.05	28.20	57.40	34.25	70.75	40.30	84.10
55	21.20	42.50	29.80	61.75	30.60	63.20	37.25	78.00	43.90	92.80
56	22.90	46.20	32.35	67.30	33.00	69.00	40.25	85.25	47.50	101.50
57	24.70	50.20	35.05	73.30	35.80	75.20	43.75	93.00	51.70	110.80
58	26.70	54.40	38.05	79.60	39.00	81.60	47.75	101.00	56.50	120.40
59	28.90	59.10	41.35	86.65	42.40	88.80	52.00	110.00	61.60	131.20
60	31.30	64.10	44.95	94.15	46.00	96.40	56.50	119.50	67.00	142.60
61	33.90	69.60	48.85	102.40	50.00	105.00	61.50	130.25	73.00	155.50
62	36.80	75.60	53.20	111.40	54.40	114.20	67.00	141.75	79.60	169.30
63	41.10	83.40	59.65	123.10	61.00	126.20	75.25	156.75	89.50	187.30
64	45.90	90.20	66.85	133.30	68.40	136.60	84.50	169.75	100.60	202.90
65	51.30	97.80	74.95	144.70	76.80	148.40	95.00	184.50	113.20	220.60
66	57.50	106.60	84.25	157.90	86.20	161.80	106.75	201.25	127.30	240.70
67	64.40	115.30	94.60	170.95	97.00	175.20	120.25	218.00	143.50	260.80
68	71.70	125.30	105.55	185.95	108.20	190.60	134.25	237.25	160.30	283.90
69	79.90	135.20	117.85	200.80	120.80	206.00	150.00	256.50	179.20	307.00
70	89.10	145.20	131.65	215.80	135.00	221.20	167.75	275.50	200.50	329.80

Monthly premiums per person

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	\$50,000		\$75,000		\$100,000		\$125,000		\$150,000	
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18-30	\$9.20	\$12.00	\$11.80	\$16.00	\$12.00	\$16.40	\$14.00	\$19.50	\$16.00	\$22.60
31	9.30	12.50	11.95	16.75	12.20	17.00	14.25	20.25	16.30	23.50
32	9.30	13.00	11.95	17.50	12.20	17.80	14.25	21.25	16.30	24.70
33	9.40	13.70	12.10	18.55	12.40	19.00	14.50	22.75	16.60	26.50
34	9.50	14.50	12.25	19.75	12.40	20.20	14.50	24.25	16.60	28.30
35	9.50	15.20	12.25	20.80	12.60	21.40	14.75	25.75	16.90	30.10
36	9.60	16.00	12.40	22.00	12.60	22.40	14.75	27.00	16.90	31.60
37	9.70	16.70	12.55	23.05	12.80	23.60	15.00	28.50	17.20	33.40
38	10.00	18.00	13.00	25.00	13.20	25.60	15.50	31.00	17.80	36.40
39	10.40	19.20	13.60	26.80	13.80	27.40	16.25	33.25	18.70	39.10
40	10.70	20.40	14.05	28.60	14.40	29.20	17.00	35.50	19.60	41.80
41	11.10	21.60	14.65	30.40	15.00	31.20	17.75	38.00	20.50	44.80
42	11.40	22.80	15.10	32.20	15.40	33.00	18.25	40.25	21.10	47.50
43	12.20	25.10	16.30	35.65	16.60	36.60	19.75	44.75	22.90	52.90
44	12.90	27.40	17.35	39.10	17.80	40.00	21.25	49.00	24.70	58.00
45	13.70	29.70	18.55	42.55	19.00	43.60	22.75	53.50	26.50	63.40
46	14.40	32.00	19.60	46.00	20.00	47.00	24.00	57.75	28.00	68.50
47	15.20	34.30	20.80	49.45	21.20	50.60	25.50	62.25	29.80	73.90
48	16.60	37.30	22.90	53.95	23.40	55.20	28.25	68.00	33.10	80.80
49	18.00	40.30	25.00	58.45	25.60	59.80	31.00	73.75	36.40	87.70
50	19.50	43.30	27.25	62.95	27.80	64.40	33.75	79.50	39.70	94.60
51	20.90	46.30	29.35	67.45	30.00	69.20	36.50	85.50	43.00	101.80
52	22.30	49.30	31.45	71.95	32.20	73.80	39.25	91.25	46.30	108.70
53	24.40	55.20	34.60	80.80	35.40	82.80	43.25	102.50	51.10	122.20
54	26.40	61.10	37.60	89.65	38.40	91.80	47.00	113.75	55.60	135.70
55	28.40	66.90	40.60	98.35	41.60	100.80	51.00	125.00	60.40	149.20
56	30.40	72.80	43.60	107.20	44.60	109.80	54.75	136.25	64.90	162.70
57	32.50	78.70	46.75	116.05	48.00	119.00	59.00	147.75	70.00	176.50
58	35.90	86.80	51.85	128.20	53.00	131.40	65.25	163.25	77.50	195.10
59	39.60	95.80	57.40	141.70	58.80	145.20	72.50	180.50	86.20	215.80
60	43.80	105.80	63.70	156.70	65.20	160.60	80.50	199.75	95.80	238.90
61	48.50	116.90	70.75	173.35	72.40	177.60	89.50	221.00	106.60	264.40
62	53.70	129.10	78.55	191.65	80.40	196.60	99.50	244.75	118.60	292.90
63	61.60	140.60	90.40	208.90	92.60	214.20	114.75	266.75	136.90	319.30
64	68.90	153.20	101.35	227.80	103.80	233.60	128.75	291.00	153.70	348.40
65	76.80	166.90	113.20	248.35	116.00	254.60	144.00	317.25	172.00	379.90
66	85.60	181.90	126.40	270.85	129.60	277.80	161.00	346.25	192.40	414.70
67	94.40	198.30	139.60	295.45	143.00	302.80	177.75	377.50	212.50	452.20
68	104.50	210.50	154.75	313.75	158.60	321.60	197.25	401.00	235.90	480.40
69	114.60	222.70	169.90	332.05	174.20	340.40	216.75	424.50	259.30	508.60
70	124.70	234.90	185.05	350.35	189.80	359.40	236.25	448.25	282.70	537.10

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Coverage solutions for CARP members, from the providers you can trust:



We've been earning the trust of Canadians for more than 125 years.
We look forward to earning yours.



Proud to be CARP's only recommended and trusted insurance provider since 1993.

1.855.460.3631
carpinsurance.ca

Important Notice: This brochure is intended to provide a brief summary of the Term Life Insurance Plan for CARP Members. 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.

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Plan underwritten by
The Manufacturers Life Insurance Company (Manulife).