

**Designed for**  
***Female Age 35***



## Family Term with *Vitality*

**Family Term with *Vitality* is a unique solution for life insurance. Family Term with *Vitality* gives you insurance plus the opportunity to earn rewards and save on how much you pay for insurance - all while improving your health**

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Designed for: Female Age 35

The Manufacturers Life Insurance Company

Presented by: Simon Huften

Life Insurance Canada Inc.

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Effective date: September 23, 2020

Reference #: 16.08.0.0B - 230920221307

## Benefits of this plan

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### An innovative approach to life insurance

We think insurance should be more than just protecting your loved ones, it's about living your life - the way you like it, so Manulife has teamed up with The Vitality Group, the global leader in integrated wellness programs

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### Live Well, Save Money, Earn Rewards

- Vitality Points<sup>TM</sup>: earn Vitality points by completing health-related activities
  - Vitality Status<sup>TM</sup>: each year, the number of points the insured person earns determines the Vitality Status (Bronze, Silver, Gold, Platinum)
  - Savings and Rewards: the higher the Vitality Status, the greater the opportunity for more potential savings and rewards
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### Healthy Living Savings

Family Term with *Vitality* offers you great rates, and it also gives you the chance to save even more on how much you pay.

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### Family Term with *Vitality*

Family Term with *Vitality* helps protect you while also recognizing and rewarding the insured person for living a healthy life. The product offers:

- Term-10, Term-20, Term-65, and Term-Life durations and a guaranteed option to convert to a permanent Manulife product
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### Manulife *Vitality* program

The Manulife *Vitality* program offers:

- Opportunity to save on how much you pay for your insurance (subject to minimums and maximums.)
  - Personalized health goals and a free wearable activity tracker to monitor progress
  - Potential rewards and discounts from leading retailers
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### Peace of mind

When you purchase Family Term with *Vitality*, you have the knowledge that your family can be financially secure when you die.

It pays a lump sum to your beneficiaries that can provide replacement income, pay off the mortgage and/or fund your children's education.

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### Company strength

Manulife is a leading Canadian-based financial services group operating in more than 20 countries and territories worldwide. For more than 120 years, clients have looked to Manulife for strong, reliable, trustworthy and forward-thinking solutions for their most significant financial decisions. Our international network of employees, agents and distribution partners offers financial protection and wealth management products and services to millions of clients. The Company operates as Manulife in Canada and Asia and primarily as John Hancock in the United States. Manulife Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '945' on the SEHK. Manulife can be found on the Internet at [www.manulife.com](http://www.manulife.com).

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## Description of your plan

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### Term-20 coverage

Term-20 is affordable, renewable and convertible term insurance designed to meet traditional personal insurance needs. The premiums for the insurance coverage may be adjusted annually during the premium adjustment period - up or down - based on the insured person's Vitality Status, subject to minimum and maximum premiums. Term-20 is renewable to age 80 and convertible until the policy anniversary nearest the insured person's 75<sup>th</sup> birthday. Term-20 coverage can be changed to Term-65 coverage, without providing evidence of insurability, until the 5<sup>th</sup> coverage anniversary of the applicable Term-20 coverage. Term-20 coverage can be changed to Term-Life coverage, without providing evidence of insurability, until the policy anniversary nearest the insured person's 75<sup>th</sup> birthday subject to our administrative rules in effect at that time. Term-Life coverages are not eligible for the Manulife *Vitality* program. Family Term with *Vitality* coverage option changes must always be effective on a policy anniversary and are subject to our administrative rules in effect at that time.

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### Bereavement counselling assistance

Bereavement counselling assistance is a benefit that is automatically included at no additional charge. This benefit reimburses any counselling fees paid by the beneficiary after the death of the insured person. Receipts must be submitted no later than one year after the death of the person insured and the maximum benefit on each death claim is \$1,000.00.

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### Compassionate assistance program

This program is designed to help ease the financial difficulties that may arise when an insured person has a terminal illness. Manulife may provide a collateral loan based on a percentage of the insured's death benefit.

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### Other Benefits available

Total disability waiver rider (TDW)  
Accidental death and dismemberment (AD&D)  
Guaranteed Insurability option (GIO)  
Business value protector (BVP)  
Child Protection Rider (CPR)

## Description of your plan (continued)

### Annual premium adjustments

A Family Term with *Vitality* policy has four contractually guaranteed premium adjustment multipliers, one for each of the *Vitality* statuses (Platinum, Gold, Silver and Bronze). We adjust the premium for the insurance coverage on each policy anniversary, during the premium adjustment period subject to minimum and maximum premiums, based on the multiplier corresponding to the insured person's *Vitality* Status.

Every Family Term with *Vitality* insurance coverage automatically starts with a Gold level premium. At each policy anniversary, what you pay may change, higher or lower, depending on the level of engagement with the Manulife *Vitality* program.

For example, if a Gold status is reached in the first program year, what you pay will not change. If engaged in the program and the insured person reaches Platinum status, then what you pay will decrease. If there is no active participation in the program, the status will drop to Silver or Bronze and what you pay will increase.

Vitality Status	Premium Adjustment Multiplier	Result on Policy anniversary
Platinum	0.98773	Lower premium
Gold	1.00000	No effect on premium
Silver	1.01242	Higher premium
Bronze	1.02500	Higher premium

### Premium adjustment period

The premium adjustment period for a Term-10 or a Term-20 insurance coverage is the first 20 years, up to and not including the 20<sup>th</sup> anniversary.

The premium adjustment period for a Term-65 insurance coverage is from the coverage date to the coverage expiry date.

The premium adjustment period for a Term-Life insurance coverage is from the coverage date to the coverage anniversary nearest the insured person's 100<sup>th</sup> birthday.

### Backdating

Backdating the effective date of your policy will result in a shorter period of time to earn *Vitality* points in the first program year. This will impact the insured person's opportunity to improve their *Vitality* Status.

## Coverage and premium details

	Coverage and rider summary	Initial monthly premium
<b>Female Age 35</b> <i>Female, 35, Healthstyle 3</i>	Term-20 coverage of \$500,000 for 45 years	\$19.49*
Policy fee		\$5.10
Vitality premium		\$2.00
<b>Total initial premium</b>		<b>\$26.59</b>

**Notes:**

- Minimum and maximum premiums are guaranteed at policy issue.
- During the premium adjustment period premiums can change each year - up or down.
- Term-20 premiums increase at each renewal.
- Term-20 coverages can be converted to age 75 and can remain in effect to age 80.
- The insured person's membership in the Manulife *Vitality* program ends on the 20<sup>th</sup> policy anniversary.
- \*The initial premium shown for the insurance coverage is Gold Level Premium.

## Plan details

Year	Total Coverage (\$)	Vitality Status	Total monthly insurance premium (\$)	Total monthly rider premium (\$)	Policy fee (\$)	Vitality premium (\$)	Total monthly plan premium (\$)
1	500,000	n/a	19.49	0.00	5.10	2.00	26.59
2	500,000	Gold	19.49	0.00	5.10	2.00	26.59
3	500,000	Gold	19.49	0.00	5.10	2.00	26.59
4	500,000	Gold	19.49	0.00	5.10	2.00	26.59
5	500,000	Gold	19.49	0.00	5.10	2.00	26.59
6	500,000	Gold	19.49	0.00	5.10	2.00	26.59
7	500,000	Gold	19.49	0.00	5.10	2.00	26.59
8	500,000	Gold	19.49	0.00	5.10	2.00	26.59
9	500,000	Gold	19.49	0.00	5.10	2.00	26.59
10	500,000	Gold	19.49	0.00	5.10	2.00	26.59
11	500,000	Gold	19.49	0.00	5.10	2.00	26.59
12	500,000	Gold	19.49	0.00	5.10	2.00	26.59
13	500,000	Gold	19.49	0.00	5.10	2.00	26.59
14	500,000	Gold	19.49	0.00	5.10	2.00	26.59
15	500,000	Gold	19.49	0.00	5.10	2.00	26.59
16	500,000	Gold	19.49	0.00	5.10	2.00	26.59
17	500,000	Gold	19.49	0.00	5.10	2.00	26.59
18	500,000	Gold	19.49	0.00	5.10	2.00	26.59
19	500,000	Gold	19.49	0.00	5.10	2.00	26.59
20	500,000	Gold	19.49	0.00	5.10	2.00	26.59
21	500,000	n/a	285.62	0.00	5.10	0.00	290.72
22	500,000	n/a	285.62	0.00	5.10	0.00	290.72
23	500,000	n/a	285.62	0.00	5.10	0.00	290.72
24	500,000	n/a	285.62	0.00	5.10	0.00	290.72
25	500,000	n/a	285.62	0.00	5.10	0.00	290.72
26	500,000	n/a	285.62	0.00	5.10	0.00	290.72
27	500,000	n/a	285.62	0.00	5.10	0.00	290.72
28	500,000	n/a	285.62	0.00	5.10	0.00	290.72
29	500,000	n/a	285.62	0.00	5.10	0.00	290.72
30	500,000	n/a	285.62	0.00	5.10	0.00	290.72
31	500,000	n/a	285.62	0.00	5.10	0.00	290.72
32	500,000	n/a	285.62	0.00	5.10	0.00	290.72
33	500,000	n/a	285.62	0.00	5.10	0.00	290.72
34	500,000	n/a	285.62	0.00	5.10	0.00	290.72
35	500,000	n/a	285.62	0.00	5.10	0.00	290.72
36	500,000	n/a	285.62	0.00	5.10	0.00	290.72
37	500,000	n/a	285.62	0.00	5.10	0.00	290.72

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**Plan details (continued)**

Year	Total Coverage (\$)	Vitality Status	Total monthly insurance premium (\$)	Total monthly rider premium (\$)	Policy fee (\$)	Vitality premium (\$)	Total monthly plan premium (\$)
38	500,000	n/a	285.62	0.00	5.10	0.00	290.72
39	500,000	n/a	285.62	0.00	5.10	0.00	290.72
40	500,000	n/a	285.62	0.00	5.10	0.00	290.72
41	500,000	n/a	1,697.48	0.00	5.10	0.00	1,702.58
42	500,000	n/a	1,697.48	0.00	5.10	0.00	1,702.58
43	500,000	n/a	1,697.48	0.00	5.10	0.00	1,702.58
44	500,000	n/a	1,697.48	0.00	5.10	0.00	1,702.58
45	500,000	n/a	1,697.48	0.00	5.10	0.00	1,702.58

At end of year

**Important events**

- Renewal of Term-20 coverage 20, 40
- Expiry of Term-20 premium payment 45
- Expiry of the Manulife *Vitality* benefit 20

The premiums shown for the insurance coverage assume Gold Vitality Status™ during the premium adjustment period.

The actual premium may vary based on the insured person's Vitality Status each year.

Guaranteed renewal premiums apply at policy years 20 and 40.

Vitality is a trademark of The Vitality Group International, Inc., and is used by The Manufacturers Life Insurance Company and its affiliates under license.

## Premiums based on Gold and Bronze Vitality Status

The premiums illustrated below show how achieving a Gold or Bronze Vitality Status will affect what you pay each year during the premium adjustment period. The premiums shown here assume that the insured person remains at Bronze or Gold throughout the premium adjustment period. Actual premiums may be more or less favorable than shown. The insured person's Vitality Status each year will affect what you pay.

Illustration assumptions

Female, Healthstyle 3      Death benefit: \$500,000  
 Age: 35      Initial base insurance premium: \$19.49  
 Coverage option: Term-20      Premium mode: Monthly

Year	Age	Bronze monthly base insurance premium (\$)	Death benefit (\$)	Gold monthly base insurance premium (\$)	Death benefit (\$)
1	36	19.49	500,000	19.49	500,000
2	37	19.98	500,000	19.49	500,000
3	38	20.47	500,000	19.49	500,000
4	39	20.99	500,000	19.49	500,000
5	40	21.51	500,000	19.49	500,000
6	41	22.04*	500,000	19.49	500,000
7	42	22.04	500,000	19.49	500,000
8	43	22.04	500,000	19.49	500,000
9	44	22.04	500,000	19.49	500,000
10	45	22.04	500,000	19.49	500,000
11	46	22.04	500,000	19.49	500,000
12	47	22.04	500,000	19.49	500,000
13	48	22.04	500,000	19.49	500,000
14	49	22.04	500,000	19.49	500,000
15	50	22.04	500,000	19.49	500,000
16	51	22.04	500,000	19.49	500,000
17	52	22.04	500,000	19.49	500,000
18	53	22.04	500,000	19.49	500,000
19	54	22.04	500,000	19.49	500,000
20	55	22.04	500,000	19.49	500,000
<b>Totals:</b>		<b>5,196.48</b>		<b>4,677.60</b>	

Important events

At year

\*Maximum adjusted premium reached during premium adjustment period.

6

Notes:

The above premiums are for the base coverage only and assume the Insured person's Vitality Status does not change in any year during the premium adjustment period.

No rider premium, policy fee or Vitality premium are included.

The premium adjustment period for a Term-20 insurance coverage is the first 20 years, up to but not including the 20<sup>th</sup> anniversary.

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## Vitality Status premium comparison

The following chart shows premiums for four scenarios where the insured person achieves the same Vitality Status in all years during the premium adjustment period.

Female, Healthstyle 3  
 Age: 35  
 Death benefit: \$500,000  
 Coverage option: Term-20  
 Premium mode: Monthly

Year	Age	Bronze premium (\$)	Silver premium (\$)	Gold premium (\$)	Platinum premium (\$)	Death benefit (\$)
1	36	26.59	26.59	26.59	26.59	500,000
2	37	27.08	26.83	26.59	26.35	500,000
3	38	27.57	27.08	26.59	26.11	500,000
4	39	28.09	27.32	26.59	25.88	500,000
5	40	28.61	27.57	26.59	25.65	500,000
6	41	29.14*	27.83	26.59	25.61***	500,000
7	42	29.14	28.09	26.59	25.61	500,000
8	43	29.14	28.35	26.59	25.61	500,000
9	44	29.14	28.61	26.59	25.61	500,000
10	45	29.14	28.88	26.59	25.61	500,000
11	46	29.14	29.14**	26.59	25.61	500,000
12	47	29.14	29.14	26.59	25.61	500,000
13	48	29.14	29.14	26.59	25.61	500,000
14	49	29.14	29.14	26.59	25.61	500,000
15	50	29.14	29.14	26.59	25.61	500,000
16	51	29.14	29.14	26.59	25.61	500,000
17	52	29.14	29.14	26.59	25.61	500,000
18	53	29.14	29.14	26.59	25.61	500,000
19	54	29.14	29.14	26.59	25.61	500,000
20	55	29.14	29.14	26.59	25.61	500,000
<b>Totals:</b>		<b>6,900.48</b>	<b>6,822.60</b>	<b>6,381.60</b>	<b>6,176.76</b>	

### Important events

At year

*Maximum adjusted premium reached during the premium adjustment period for bronze status	6
**Maximum adjusted premium reached during the premium adjustment period for silver status	11
***Minimum adjusted premium reached during the premium adjustment period for platinum status	6

### Notes:

Premiums remain the same if the insured person achieves a Gold status every year during the premium adjustment period.  
 The premiums shown assume the Insured person's Vitality Status does not change.  
 The policy fee and Vitality premium are included in the values shown.  
 Rider premiums are not included.  
 Guaranteed renewal premiums apply at policy years 20 and 40.

## It's important to understand

The summary below shows how achieving a different Vitality Status will affect what you pay during the premium adjustment period. The premiums shown assumes the life insured remains at Bronze and Gold throughout the premium adjustment period. The insured person's Vitality Status each year will affect what you pay.

Illustration assumptions						
Female, Healthstyle 3			Death benefit: \$500,000			
Age: 35			Initial base insurance premium: \$19.49			
Coverage option: Term-20			Premium mode: Monthly			
Year	Age	Bronze monthly base insurance premium (\$)	Death benefit (\$)	Gold monthly base insurance premium (\$)	Death benefit (\$)	
1	36	19.49	500,000	19.49	500,000	
6	41	22.04*	500,000	19.49	500,000	
10	45	22.04	500,000	19.49	500,000	
20	55	22.04	500,000	19.49	500,000	
<b>Totals:</b>		<b>5,196.48</b>		<b>4,677.60</b>		

### Important events

At year

\*Maximum adjusted premium reached

6

### Notes:

The above premiums are for the base coverage only and assume the Insured person's Vitality Status does not change in any year during the premium adjustment period.

No rider premiums, policy fee or Vitality premium are included.

### I understand that...

- ✓ During the premium adjustment period and after the first coverage anniversary, the illustrated premiums are based upon the Vitality Status achieved by the insured person. Actual premiums may be more or less favorable than shown, but will never be more than the guaranteed maximum or less than the guaranteed minimum set out in the contract. The insured person's Vitality Status on each coverage anniversary during the premium adjustment period determines what you pay.
- ✓ The Vitality benefit ends at the earliest of the following dates:
  - If you change the coverage option for your insurance coverage to Term-Life
  - The end of the premium adjustment period, or
  - The day your insurance contract ends.

Owner name(s) (please print): \_\_\_\_\_ Application number: \_\_\_\_\_

Owner(s) acknowledgement: \_\_\_\_\_ Date: \_\_\_\_\_

Advisor's acknowledgement: \_\_\_\_\_ Date: \_\_\_\_\_

Designed for: Female Age 35

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## Important illustration notes

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### Illustrations

This is an illustration and not an offer to insure. Guaranteed renewal premiums will be established during the underwriting process and shown in your contract when issued.

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### Age

When 'age' is used in this illustration, it means the policy anniversary nearest to the birthdate of that age.

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### Healthstyle

Healthstyle refers to a person's tobacco use, personal and family medical history, any recreational risks, plus an evaluation of health and lifestyle information. Healthstyle categories refer to the broad categories we use to determine the premiums for insurance and rider coverages. Any insurance ratings added to the coverage or riders will also affect the premiums we charge. A coverage on an insured person with a Healthstyle category 5 is usually more expensive than a coverage on an insured person with a Healthstyle category 1.

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### Insurance ratings

Each insured person is rated based largely on their health, family medical history and recreational or employment activities. This rating is used in the calculation of the premiums for an insurance coverage.

## Earn Vitality Points™ for healthy living

Living healthy is the key to greater savings and rewards. Start by earning Vitality Points through education, fitness and prevention. The more points you earn, the higher your Vitality Status™ (Bronze, Silver, Gold or Platinum) and the greater your potential savings and rewards.



**BRONZE**  
0 Points



**SILVER**  
3,500 Points



**GOLD**  
7,000 Points



**PLATINUM**  
10,000 Points

<b>Vitality Health Review™ (VHR)</b>	<b>Points</b>	<b>Maximum per program year</b>
Welcome Bonus – Complete VHR in first 90 days after the insurance policy date	1,500	Once per lifetime
Annual VHR	500	Once per year
Bonus – Complete VHR in the first 90 days of new program year	250	Once per year after first year
<b>Vitality Check™ (Annual Health Screening)</b>		
Body Mass Index (BMI) check	125	Once per year
BMI of 18.5–24.9	1,000	Once per year
BMI of 25–28	500	Once per year If BMI improves (18.5–24.9) in the year, add 500 points
Glucose check	125	Once per year
Fasting glucose < 5.6 mmol/L or HbA1c < 5.7% if you do not have diabetes or HbA1c < 7% if you have diabetes	1,000	Once per year
Cholesterol check	125	Once per year
Total cholesterol reading of < 5.2 mmol/L (an LDL reading of < 4.1 mmol/L may be acceptable in certain situations)	1,000	Once per year
Blood pressure check	125	Once per year
Reading of 120/80 or less	1,000	Once per year
Non-tobacco user	1,000	Once per year
<b>Prevention</b>		
Annual flu shot	200	Once per year
Pap smear screening	200	Once per year
Mammogram screening	200	Once per year
Colorectal screening	200	Once per year
Dental screening	200	Once per year
Prenatal care	1,000	Once per year
<b>Online Education</b>		
Interactive tools	25 each	Four per year
Mental well-being reviews	50 each	Three per year
Nutrition courses	75 each	Six per year
Goals check-in	20	Once per week. Maximum 1,040 points per year
<b>Certification</b>		
First aid training	100	Once per year
CPR training	100	Once per year

Physical Activity	Points	Maximum per program year
Physical activity review	250	Once per year
<b>Workouts</b>		
<b>Light workout (one of the following):</b> <ul style="list-style-type: none"> <li>5,000–9,999 steps per day using your wearable device</li> <li>Active Calories tracked through Apple Watch - Personalized targets are presented for workout levels in the iOS version of the Manulife <i>Vitality</i> App</li> <li>Using a heart rate monitor,<sup>1</sup> exercise at an average of 60% or more of your maximum heart rate for 15–29 minutes</li> <li>Using the MapMyFitness app (or other calorie counting app), you burn between 100 and 199 calories during a workout</li> </ul>	10	You can earn points for one verified workout per day (30 point maximum). When multiple workouts are recorded for the same day, you'll be credited with the one that is worth the most points. Maximum 6,000 points per year.
<b>Standard workout (one of the following):</b> <ul style="list-style-type: none"> <li>10,000–14,999 steps per day using your wearable device</li> <li>Active Calories tracked through Apple Watch - Personalized targets are presented for workout levels in the iOS version of the Manulife <i>Vitality</i> App</li> <li>Using a heart rate monitor,<sup>1</sup> exercise at an average of 60% or more of your maximum heart rate for 30–44 minutes</li> <li>Working out at a health club for 30 minutes or more</li> <li>Using the MapMyFitness app (or other calorie counting app), you burn between 200 and 299 calories during a workout</li> </ul>	20	
<b>Advanced workout (one of the following):</b> <ul style="list-style-type: none"> <li>15,000 or more steps per day using your wearable device</li> <li>Active Calories tracked through Apple Watch - Personalized targets are presented for workout levels in the iOS version of the Manulife <i>Vitality</i> App</li> <li>Using a heart rate monitor,<sup>1</sup> exercise at an average of 60% or more of your maximum heart rate for 45 minutes or more</li> <li>Using the MapMyFitness app (or other calorie counting app), you burn 300 or more calories during a workout</li> </ul>	30	
<b>Organized Athletic Events (Walking, Running, Cycling, Triathlon<sup>2</sup>)</b>		
<b>Level 1</b> <ul style="list-style-type: none"> <li>Run or walk 3 km – 9 km</li> <li>Cycle 10 km – 40 km</li> <li>Triathlon Super Sprint</li> </ul>	250	Subject to physical activity category maximum. Maximum 1,500 points per year.
<b>Level 2</b> <ul style="list-style-type: none"> <li>Run or walk &gt; 9 km – 20 km</li> <li>Cycle &gt; 40 km – 99 km</li> <li>Triathlon Sprint</li> </ul>	350	
<b>Level 3</b> <ul style="list-style-type: none"> <li>Run or walk &gt; 20 km</li> <li>Cycle &gt; 99 km</li> <li>Triathlon Olympic, ITU, Half or Full</li> </ul>	500	

**NOTE:** Physical activity workouts and athletic events can earn a category maximum of 7,500 points annually.

## ADDITIONAL POINTS

Activity	Points	Maximum
Carry-over of 10% of previous year's points (Kick-Start Bonus)	Varies	N/A

<sup>1</sup>Select heart rate wrist monitor devices are eligible and subject to change.

<sup>2</sup>Proof of event completion is required.

Manulife *Vitality* program rewards and discounts are only available to the person insured under the eligible life insurance policy. Rewards may vary based on the type of insurance policy purchased for the insured person (Manulife *Vitality* program Member). For the purposes of this presentation it is assumed that you are both the policy owner and the insured person. If you are not both the Manulife *Vitality* program member and the insured person, the discounts, rewards, and wearable device will be provided only to the insured person to encourage participation in the program. Status is attained based on the actions of the insured person only.

For the most recent program information, please visit [Manulife.ca/Vitality](http://Manulife.ca/Vitality).



Insurance products are issued by The Manufacturers Life Insurance Company. The Vitality Group Inc., in association with The Manufacturers Life Insurance Company, provides the Manulife *Vitality* program. The Manulife *Vitality* program is available with select policies. Please consult your financial representative to learn more and find out if you qualify for this product. Vitality, Vitality Points, Vitality Status, Vitality Health Review and Vitality Check are trademarks of Vitality Group International, Inc., and is used by The Manufacturers Life Insurance Company and its affiliates. Points levels for each Vitality Status and activity are subject to change.

## Underwriting Requirements

Underwriting requirements are based on the type of application, the product, the amount of total coverage the client is applying for and the insured person's age.

To obtain the underwriting requirements for your case, use the following links to view the appropriate Evidence of Insurability chart:

- ✓ If you're using ez-app, go to **Marketing Materials>Miscellaneous>Ez-app Evidence of Insurability - Life Insurance**
- ✓ If you're using paper, go to **Marketing Materials>Miscellaneous>Evidence of Insurability - Life Insurance**

If you're ordering the underwriting requirements, you can visit Repsource (Insurance>New Business & Underwriting) for information on our preferred suppliers.

### If you're ordering the underwriting requirements, you are responsible to order:

<b>Insured:</b>	<b>Requirements:</b>
<b>Female Age 35</b> <i>Female, 35, Healthstyle 3</i> \$500,000	<ul style="list-style-type: none"><li>• Non-medical</li></ul>

**Note:** Manulife Financial reserves the right to request any information or documentation that we consider necessary to underwrite the insurance, regardless of the applicant's age or amount of insurance.

Requirements are subject to change if the current illustration is modified.

<b>1 General information</b>	Application number	Name of policy owner(s) (first, middle initial, last)	
		First year premium quoted on illustration	\$

<b>2 Coverage details</b> Insurance coverage for:	Insured person under this coverage (first name, middle initial, last name)		Illustrated Healthstyle® category _____	Amount of insurance \$
	<b>Coverage type</b>		<b>Coverage option</b>	
	Single-life		<input type="radio"/> Term-10 <input type="radio"/> Term-20 <input type="radio"/> Term-65 <input type="radio"/> Term-Life	

<b>3 Additional protection</b> Child protection rider	<b>Name(s) of insured child(ren)</b>			
	A	D		
	B	E		
	C	F		
	<b>Name of business *</b>		<b>Amount</b>	
			<input type="radio"/> Business owner's share of fair market value or <input type="radio"/> Lesser of \$ _____ and business owner's share of fair market value.	
<b>Business value protector rider</b>  *Please provide: • the two most recent company financial statements (note: we require the company's financial results for the last three consecutive years) • documentation showing the current equity position of each insured person in this business			<input type="radio"/> Business owner's share of fair market value or <input type="radio"/> Lesser of \$ _____ and business owner's share of fair market value.	
			<input type="radio"/> Business owner's share of fair market value or <input type="radio"/> Lesser of \$ _____ and business owner's share of fair market value.	
			<input type="radio"/> Business owner's share of fair market value or <input type="radio"/> Lesser of \$ _____ and business owner's share of fair market value.	
<b>Additional riders</b>	<b>Total disability waiver</b>	<b>Accidental death &amp; dismemberment</b>		<b>Guaranteed insurability option</b>
	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	Amount \$	<input type="radio"/> Yes <input type="radio"/> No    Amount \$
<b>Total disability waiver on the payor</b>	Name of payor (if other than the insured person) (first name, middle initial, last name)			

<b>4 Statement of disclosure</b>  If the owner is a corporation, we require: • two signing officers' signatures and titles or • one signing officer's signature, title and the corporate seal  If the corporation does not have a seal and you are the only person authorized to sign on behalf of the corporation, in addition to signing, write your initials in the box provided.	I understand that:			
	<ul style="list-style-type: none"> <li>• guaranteed maximum premiums and guaranteed renewal premiums are established during the underwriting process and show in my contract when issued</li> <li>• premiums may change based on the insured person's Vitality Status but will never exceed the guaranteed premiums shown in the contract</li> <li>• this product page will form a part of the application to The Manufacturers Life Insurance Company (Manulife) for life insurance.</li> </ul>			
	Signed at			
	Signature of policy owner or corporate signing officer #1			Date (dd/mmm/yyyy)
	Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.		
Signature of policy owner or corporate signing officer #2			Date (dd/mmm/yyyy)	
Signature of insurance advisor			Date (dd/mmm/yyyy)	