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Term Life & Major Accident Protection Insurance Plans

Helping protect you and your family.



 **Manulife**

The Manufacturers Life Insurance Company

Term Life & Major Accident Protection Insurance

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The Engineers Canada-sponsored Term Life Insurance Plan is just one of the many insurance choices available to you at special low rates:



Health and Dental



Manulife One†



Disability Income



Critical Illness

† Manulife One is offered through Manulife Bank of Canada.

Quick glance: What's in it for you—and what's new?

Term Life Insurance helps fill financial gaps that can quickly develop if you are no longer there to provide for your family. Here's what's in it for you—and what's new, effective April 1, 2018:

- **NEW! Lowered rates** – Pay less for your current Term Life premiums and any additional coverage, at these new, lowered rates on pages 4 and 5.
- **NEW! Higher volume savings** – The more Term Life coverage you have, the more you save! Rates are now 10% lower (previously 5%) for coverage of \$500,000 to \$975,000 and 15% lower (previously 10%) for coverage of \$1 million or more.
- **Enhanced Job Loss Waiver of Premium** – New feature: you don't have to pay premiums for up to a maximum of 12 months if you've been unemployed for 30 consecutive days before age 65 due to involuntary layoff, dismissal without cause or loss of self-employment.
- **Coverage to age 85** – You can keep renewing your insurance without any additional medical tests at the time of renewal, so you can stay covered long into your retirement years.
- **Up to 50% cash advance** – Receive a cash advance of up to 50% of your Term Life Insurance amount (up to \$200,000) if you are diagnosed as terminally ill with less than 12 months to live.
- **Optional coverage beyond age 85** – For a few extra cents a month, the Insurance Continuation Benefit replaces your Term Life coverage after age 85 with up to \$150,000 of premium-free permanent life insurance for the rest of your life.

Major Accident Protection Insurance helps take your mind off the immediate costs of an accident—so you and your family can focus on recovery instead of bills.

- **Two coverages in one** – Combines Major Impairment Accident coverage with Accidental Death coverage—wherever you are in the world, 24/7.
- **Guaranteed acceptance** – NO medical tests or questions are required when you apply. Your spouse can also apply.
- **Low premiums never increase** – Premiums as low as \$1.50 per month stay the same even as you get older.
- **Lump sum benefit amounts** – Receive \$200,000 to \$1,000,000 of Major Impairment benefits plus \$25,000 to \$125,000 of Accidental Death insurance.

Overview of Engineers Canada-sponsored Term Life and Major Accident Protection

Benefits payable under these plans can be used by your beneficiaries to help maintain their current standard of living, pay down a mortgage or debt, finance retirement or for other purposes. It's designed to provide maximum protection to your beneficiaries at a minimal cost to you. The Engineers Canada-sponsored group Term Life and Major Accident Protection coverages are underwritten by The Manufacturers Life Insurance Company (Manulife).



For you and your spouse...

NEW! Term Life rates

We've lowered all our rates, and they can be reduced even further with increased savings for volume purchases.

- Rates are reduced by 10% for all coverage amounts of \$500,000 to \$975,000 per person
- Rates are reduced by 15% for all coverage amounts of \$1,000,000 or more per person
- Up to \$1,500,000 Term Life coverage is available for your spouse, renewable up to age 85 with no further medical exams or health questions at the time of renewal

Major Accident Protection benefits

- Up to \$1,000,000 Major Impairment protection PLUS up to \$125,000 Accidental Death coverage
- Major Impairment benefits are paid on injuries sustained at work, home or away—24 hours a day
- NO medical questions or tests required at the time of application

For each of your eligible children...

- Up to \$500,000 Major Impairment protection PLUS up to \$25,000 Term Life coverage

Take full advantage of this valuable membership benefit.

Online tools are available to help you determine your insurance needs, obtain a free quote and apply directly online.



manulife.com/engineersTL

Member and Spouse Term Life Plan

The Term Life Plan is designed to help provide financial support to your beneficiaries in the event that you are no longer there to do so.

Member Term Life Plan coverage

Depending on your personal financial circumstances and the needs of your family, choose coverage in units of \$25,000 up to a maximum of \$1,500,000 (60 units). The full coverage amount will continue until you reach age 85.

Spouse Term Life Plan coverage

To help compensate for your spouse's contribution to your household, choose additional coverage in units of \$25,000 up to a maximum of \$1,500,000 (60 units). You must have, or be applying for, Member Term Life coverage to apply for Spouse Term Life coverage.

Optional Insurance Continuation Benefit available when you apply for the Term Life Plan

At the time you apply for the Member and Spouse Term Life Plan, you can add the Insurance Continuation Benefit to the insurance you apply for, at a small additional monthly charge. When you reach age 85, the Insurance Continuation Benefit will replace your Term Life Plan coverage with premium-free permanent life insurance equal to \$2,500 for each \$25,000 unit. That means you could be insured for up to \$150,000 with no premiums to pay for the rest of your life. Rates for the Insurance Continuation Benefit do not increase as you get older—you'll always pay the same rate!

NEW increased volume savings

5%	10% off for coverage of \$ 500,000 to \$975,000
10%	15% off for coverage of \$1,000,000 or more

NEW! Monthly Premium* for Each \$25,000 Unit of Term Life Plan Coverage (\$)					Added Monthly Premium for Each \$2,500 Unit of Insurance Continuation ³ (\$)
Age ²	Non-Smoker ¹		Standard (Smoker)		
	Male	Female	Male	Female	
18 to 30	0.96	0.71	2.06	1.26	0.10
31 to 35	1.01	0.78	2.41	1.51	0.16
36 to 40	1.40	1.04	3.19	2.19	0.24
41 to 45	2.18	1.37	4.91	3.51	0.36
46 to 50	4.02	2.77	7.76	5.12	0.56
51 to 55	6.14	4.30	12.93	7.24	0.89
56 to 60	8.36	5.77	19.33	11.60	1.44
61 to 65	11.17	7.33	28.53	16.91	2.41
66 to 70	15.96	10.37	40.70	23.94	4.33
71 ⁴ to 75	39.50	26.13	95.76	59.65	8.50
76 to 80	97.76	63.64	191.32	123.69	n/a ³
81 to 84	186.13	121.89	315.21	212.67	n/a ³
85	Term Life coverage ends				Insurance Continuation Benefit begins

*Premiums are subject to change without notice. Premiums increase as you enter a new age bracket.

¹ "Non-smoker" premiums apply to members or spouses who have not smoked cigarettes in the last 12 months and who meet Manulife's health standards. Once insured, you must notify Manulife of any change in your smoking status.

² "Age" means age attained as of the policy anniversary date (April 1).

³ Rates for the Insurance Continuation Benefit do not increase with age. Right up to age 85, you'll continue to pay the rate that applies to your age at the time of your application.

⁴ Starting at age 71, premiums shown are only available to individuals currently insured who buy additional insurance (up to age 75 inclusive) or renew coverage (up to age 84 inclusive).

Term Life benefits at NO ADDITIONAL COST: Living Benefit & Waiver of Premium

Living Benefit

If insured for Term Life coverage and you are diagnosed prior to age 83 as terminally ill with less than 12 months to live, you can apply to receive a cash advance of up to 50% of your death benefit (to a maximum of \$200,000). This "Living Benefit" is paid directly to you. The Living Benefit is automatically added, at no additional charge, to Member and Spouse Term Life coverage that has been in effect for two years.

Enhanced Job Loss Waiver of Premium

NEW premiums may be waived for up to a maximum of 12 months if you've been unemployed for 30 consecutive days before age 65 due to involuntary layoff, dismissal without cause or loss of self-employment.

Term Life Plan Exclusion: Suicide within two years of the effective date is not covered.

Additional Plan features

- **Portable:** Coverage goes with you if you change jobs or residence anywhere in the world.
- **Renewable to age 85:** Once coverage is in force, and premiums are paid when due, your Term Life coverage is renewable with no medical examination or health questions to age 85 at the time of renewal, even if your health has deteriorated.
- **Flexible:** Coverage may serve as a low-cost alternative to some mortgage insurance plans or assist as low-cost funding for a partnership buy/sell agreement.

Major Accident Protection for Member, Spouse and Children

Plan enhancements have been introduced to offer you and your family even more value.

Major Accident Protection provides Major Impairment benefits in the event of an accident that, within 12 months, results in any of the losses shown in the table on page 8. These funds will help provide the financial freedom to adapt to changes in your abilities. Major Accident Protection also provides an Accidental Death Benefit to the beneficiary named by the insured.

Member and Spouse Major Accident Protection

Choose between one and five units of Major Accident Protection. Each unit provides a Major Impairment Benefit of up to \$200,000, plus a \$25,000 Accidental Death Benefit. Maximum Major Impairment Benefit payable is \$1,000,000, plus a \$125,000 Accidental Death Benefit.

To apply for Spouse Major Accident Protection, you must currently have, or be applying for, Member Major Accident Protection.

Major Accident Protection Exclusion: Benefits are not payable if death or impairment results from suicide, self-inflicted injury, insurrection or war, piloting an aircraft, or from active participation in or attempting or provoking a criminal offence.



Enhanced Child Life & Accident benefits

Child Life & Accident Insurance combines a Major Impairment Benefit of up to \$500,000 with a Term Life benefit of up to \$25,000. These benefit amounts apply to each of your eligible covered children. The single low monthly premium, indicated in the following table, covers all of your eligible dependent children, regardless of how many you have.

Severe brain damage	\$100,000	\$50,000
Total & permanent paralysis	\$200,000	\$100,000
Loss of use of two limbs	\$200,000	\$100,000
Total & permanent loss of sight, speech or hearing	\$100,000	\$50,000
Loss of use of one limb, one hand or one foot	\$75,000	\$37,500
Total & permanent loss of sight in one eye	\$75,000	\$37,500
Total & permanent loss of hearing in one ear	\$50,000	\$25,000
Accidental death	\$25,000	—
Death by any cause	—	\$5,000

* The low monthly premium will cover all of your eligible children, regardless of the number of eligible children.

Rates are subject to change without notice.

Determining your eligibility

Participation is reserved for members of provincial or territorial associations of engineering professionals and their spouses.

Eligibility for application is granted to a Canadian resident who is:

1. A member of the engineering regulators that license the country's 290,000 members of the profession (including members in training, excluding the Ordre des ingénieurs du Québec). Also, an engineering student who is registered in an engineering program accredited by the Canadian Engineering Accreditation Board.
2. A member of the Ontario Society of Professional Engineers or Genium360;
3. A member of the Association of Professional Geoscientists of Ontario, Geoscientists Nova Scotia or the Ordre des géologues du Québec;
4. A member of one of the participating provincial associations of professional technicians and technologists;
5. A member of the Manitoba Association of Architects, the Architects' Association of New Brunswick, the Nova Scotia Association of Architects or the Architects Association of Prince Edward Island;
6. A full-time employee of Engineers Canada or one of the Engineers Canada engineering regulators that license the country's 290,000 members of the profession or one of the participating organizations or of The Youth Science Foundation of Canada; or
7. A limited licensee or a provincial licensee.

Members and employees who currently have or are applying for the Term Life Plan may also apply for the Term Life Plan for their spouse.

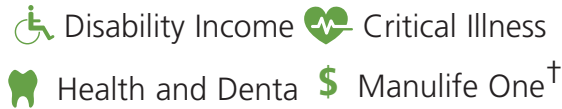
Members and employees participating in Major Accident Protection are eligible to apply for Major Accident Protection for their spouse.

Members and employees participating in the Term Life Plan or Major Accident Protection are eligible to apply for Child Life & Accident Insurance for any of their children who are unmarried, dependent on the member/employee for support, and over 14 days but under 25 years of age. Children age 21 to 25 must be in full-time attendance at an accredited college or university. Once Child Life & Accident Insurance coverage is in force, newborn children are automatically insured upon reaching the age of 15 days, at no additional cost.

Term Life applicants must be under 71 years of age, or under 76 years of age if already insured under this Plan. Major Accident Protection applicants may apply if they are under age 66. Major Accident Protection ends on the April 1 anniversary date on or after the insured member or spouse reaches age 75.

Accessible formats and communication supports are available upon request. Visit manulife.com/accessibility for more information.

The Engineers Canada-sponsored Term Life Insurance and Major Accident Protection Plan are just two of the personal and business protection choices available to you at special low members-only rates.



[†] Manulife One is offered through Manulife Bank of Canada.

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 nonprofit 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. 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, ON M5G 1R7. The insurer, 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. Information for consumers about MIB may be obtained on its website at 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, Del. Stn. 500-4-A, Waterloo, ON N2J 4C6.



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(Monday through Friday from 8 a.m. to 8 p.m. ET)



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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.

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