

In this product page, *you* and *your* refer to the policy owner.
Please print clearly.

1 Who is eligible to apply for Lifecheque coverage?

Before completing the *Application for life and critical illness insurance* and this Lifecheque product page, it's important to understand that Lifecheque critical illness insurance coverage isn't available to adults or children who have had any of the conditions or procedures listed to the right.

If the person to be insured has had any of the conditions or procedures listed below, they are not eligible to apply for Lifecheque coverage.

- Active hepatitis
- AIDS or AIDS-related disease
- Alcohol abuse in the past two years
- Alzheimer's disease
- Any heart condition or heart trouble
- Blindness - coverage may be available with exclusions
- Cancer - all cancers except basal cell skin cancer
- Cerebral Palsy
- Coma
- Congenital heart conditions
- Coronary by-pass surgery
- Cystic Fibrosis
- Deafness - coverage may be available with exclusions
- Diabetes
 - Insulin-dependent Diabetes mellitus (IDDM)
 - non-Insulin-dependent Diabetes mellitus (NIDDM) under age 40
 - non-Insulin-dependent Diabetes diagnosed within the past six months
- Down's syndrome
- Drug use within the past three years - other than social marijuana use
- Heart attack
- Hemophilia
- Huntington's Chorea
- Kidney disease - other than kidney stones or a history of kidney infection
- Lou Gehrig's disease - Amyotrophic Lateral Sclerosis (ALS)
- Lupus - other than Discoid Lupus Erythematosus
- Major organ transplant recipient
- Multiple Sclerosis
- Muscular Dystrophy
- Paralysis - other than Bell's Palsy - coverage may be available with exclusions
- Parkinson's disease
- Pulmonary fibrosis
- Sickle cell disease
- Stroke - cerebrovascular accident or transient ischemic attack (TIA)
- Suicide attempt within the past two years
- Uncontrolled epilepsy - frequent attacks

2 Coverage details

The people to be insured under this Lifecheque policy must also be the people to be insured under the related *Application for life and critical illness insurance*.

Coverage options:

- **Renewable** — coverage for 22 conditions, to age 75. The policy renews every 10 years and the premium increases with each renewal.
- **Primary** — coverage for 4 conditions, to age 65. The premium will not increase.
- **Level** — coverage for 22 conditions, to age 75. The premium will not increase.
- **Permanent** — coverage for 22 conditions (with some restrictions), for the life of the insured. The premium will not increase and will be waived after the insured person reaches age 100.

For each person to be insured, tell us the amount of coverage you're applying for and the coverage option you want. The minimum amount of insurance is \$25,000, and the maximum is \$2,000,000.

Application number	Name of person to be insured (first, middle initial, last)	Amount of insurance \$
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Coverage options

Please check one:

- Renewable Primary Level Permanent

Optional rider (not applicable to Permanent coverage)

- Return of premium when the coverage expires.

Application number	Name of person to be insured (first, middle initial, last)	Amount of insurance \$
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Coverage options

Please check one:

- Renewable Primary Level Permanent

Optional rider (not applicable to Permanent coverage)

- Return of premium when the coverage expires.

Application number	Name of person to be insured (first, middle initial, last)	Amount of insurance \$
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Coverage options

Please check one:

- Renewable Primary Level Permanent

Optional rider (not applicable to Permanent coverage)

- Return of premium when the coverage expires.

3 Additional protection

Check each type of additional protection you would like to add to this policy.

Children's Lifecheque Rider

Parents who are applying for Lifecheque coverage can choose to insure their children through a *Children's Lifecheque rider*. Coverage is available in multiples of \$5,000 to the lesser of \$100,000 or 50 per cent of the insured parent's Lifecheque coverage. All children insured through a single rider will have the same amount of coverage. You must complete sections 2, 5, 6 and 7 of the *Application for life and critical illness insurance* for all children to be insured.

Name of insured parent (first, middle initial, last)		Amount of Children's Lifecheque coverage \$
Name of child to be insured (first, middle initial, last)	Name of child to be insured (first, middle initial, last)	
Name of child to be insured (first, middle initial, last)	Name of child to be insured (first, middle initial, last)	

Waiver of premium on disability

You can apply for *Waiver of premium on disability* for:

- a person to be insured under a Lifecheque coverage, or
- one of the owners named on the accompanying *Application for life and critical illness insurance*.
That owner should also complete sections 2, 5, 6, 7 and 12 of that application.

Name of person to be insured (first, middle initial, last)	Name of person to be insured (first, middle initial, last)
Name of person to be insured (first, middle initial, last)	Name of person to be insured (first, middle initial, last)

4 Signatures

By signing here you declare that to the best of your knowledge the statements and answers in this product page are complete and true and form part of this application to Manulife Financial for Lifecheque insurance.

Signed at (city or town)	Date (dd/mmm/yyyy)
Signature of policy owner	
Signature of witness	
Signature of policy owner	
Signature of witness	
Signature of insurance advisor	