

Coverage that fits your needs

With Lifecheque you can choose from four plans, with coverage* ranging from \$25,000 to \$2,000,000. Depending on the plan you choose, if you're diagnosed with any of the Covered Conditions or Early Intervention Conditions as defined in your contract and you survive the waiting period (30 days in most cases), you'll receive a Lifecheque benefit.

Covered Conditions

- Cancer
- Coronary Artery Disease requiring surgery
- Heart Attack
- Stroke
- Alzheimer's Disease
- Aortic Surgery
- Benign Brain Tumour
- Blindness
- Coma
- Deafness
- Heart Valve Replacement
- Kidney Failure
- Loss of Limbs
- Loss of Speech
- Major Organ Transplant Recipient
- Major Organ Transplant Waiting List
- Motor Neuron Disease (ALS or Lou Gehrig's Disease)
- Multiple Sclerosis
- Occupational HIV Injury
- Paralysis
- Parkinson's Disease
- Severe Burns

Early Intervention Conditions

- Coronary Angioplasty
- Ductal Breast Cancer (ductal carcinoma in situ)
- Early Prostate Cancer (stage T1a and T1b)

*Your contract will provide details of the coverage available under the plan you choose. Restrictions may apply and some waiting periods are longer than 30 days. Your advisor can provide more details.

For more information call
1 888 Manulife or visit our
Web site **www.manulife.ca**



Manulife Financial is a leading Canadian-based financial services group operating in 15 countries and territories worldwide. Through its extensive network of employees, agents and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services.

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Lifecheque

Because recovery will be your first priority



Critical Illness Insurance

Lifecheque is a unique kind of insurance ...

It's about peace of mind. It's about recovery. It's about life.

Getting sick isn't something any of us like to think about. But it can happen. If it does, thanks to improvements in healthy living and medical science, there is a good chance you can recover and get on with your life.

But getting better costs money. Treating and coping with illness can mean significant and often unexpected costs – costs that may not be covered by provincial or employee health plans.

This is where Lifecheque can help. Manulife's critical illness insurance is designed to help you with the unexpected. It provides a cash benefit if you're diagnosed with one of the conditions as defined in your contract and you survive the waiting period. Money you can use any way you want:

- Find the best health care available
- Hire a nurse or caregiver to help you at home
- Pay off your mortgage
- Subsidize your income
- Make sure your business survives
- Take a vacation or reduce your workload to help you recover.

Getting your money back

A good financial strategy plans for the unexpected. That's why Lifecheque makes sense ... no one plans to get a critical illness. And, if you're fortunate enough to live a long and healthy life, Lifecheque has Return of Premium options that give you money back. Ask your advisor for details.

Because recovery will be your first priority

- Recovery means a cash benefit. Lifecheque covers **22 conditions** that pose the greatest threat to your health, present the most significant recovery demands and the greatest financial challenges.
- Recovery means coverage for conditions that may not be life threatening, but that will alter your life. Our industry-leading **Early Intervention Benefit** provides 25% of your coverage (up to a maximum of \$50,000) for conditions not normally covered by other critical illness products.
- Recovery means getting your money fast. Let's face it. If you are diagnosed with a critical illness, you'll probably spend a lot of time waiting – for appointments, for test results, for treatment. Our unique **Recovery**

Benefit helps you get some money faster, without having to fulfil the waiting period. Money in your hands faster means your recovery can begin sooner.

- Recovery means understanding your condition and being sure you're getting the best care possible. **Manulife's Recovery Care Program** takes *care* a step further by giving you access to a service that can help you find the best medical advice, services and facilities available – anywhere in the world. This service can help you:
 - get a personalized evaluation and verification of your diagnosis by leading medical specialists
 - locate the best doctor or treatment facility available for your condition
 - arrange transportation, accommodation or even translation/interpretation services.

Note: The Recovery Care Program is a service currently provided at no charge to you by Best Doctors, Inc., a company that specializes in linking consumers to the best medical resources available. We cannot guarantee the availability of this service at the time of a claim.

We can't promise you won't ever need Lifecheque. But if you do, you have peace of mind knowing it will let you focus on what really matters ... *getting better.*