

## Term Life & Personal Accident Insurance

### Member & Spouse Term Life Insurance

Each unit offers you \$35,000 of protection until age 65.  
 Member's Maximum Coverage . . . . . \$560,000 (16 units)  
 Spouse's Maximum Coverage . . . . . \$560,000 (16 units)

#### MONTHLY PREMIUM PER \$35,000 UNIT<sup>1</sup>

Age <sup>2</sup>	Non-Smoker <sup>3</sup>		Standard	
	MALE	FEMALE	MALE	FEMALE
Under 36	\$ 3.25	\$ 2.75	\$ 4.75	\$ 3.75
36 to 40	4.50	3.50	7.50	5.75
41 to 45	6.25	5.25	11.25	8.75
46 to 50	9.25	7.25	16.25	12.50
51 to 55	13.75	10.25	25.00	19.00
56 to 60	20.00	16.75	36.25	26.25
61 to 72	30.00	25.00	50.00	37.50
73 & 74	No Premium Required			
75 and up	Insurance Continuation Benefit			

### Child Life Insurance

One monthly premium provides for \$5,000 of life insurance coverage for each eligible child (regardless of how many).

#### ONE MONTHLY PREMIUM FOR ALL ELIGIBLE CHILDREN

\$5,000 coverage for each eligible child, regardless of how many: \$1.17

### Member & Spouse Personal Accident Insurance

The monthly premium is \$1.25 per unit.  
 Each unit offers you \$25,000 of protection until age 65.  
 Member's Maximum Coverage . . . \$200,000 (8 units)  
 Spouse's Maximum Coverage . . . \$200,000 (8 units)

#### PERSONAL ACCIDENT BENEFIT

Loss	% of Unit Value Payable
Life	100%
Both hands, both feet or sight of both eyes	100%
One hand and one foot	100%
One hand or foot, and sight of one eye	100%
Speech and hearing	100%
Quadriplegia, paraplegia or hemiplegia	100%
Use of both arms or both hands	100%
One arm (or the use thereof) or one leg	75%
One hand (or the use thereof) or one foot or sight of one eye	50%
Speech or hearing	50%
Thumb and index finger of same hand	25%
Hearing in one ear	25%

<sup>1</sup> Beginning at age 66, coverage reduces by \$3,500 per unit each year.

<sup>2</sup> Age for premiums and benefits means attained age at the policy anniversary date of September 1. For Member and Spouse Term Life Insurance, premiums increase with age.

<sup>3</sup> Non-Smoker rates apply to people who have not smoked cigarettes in the past 12 months and who meet Manulife Financial's health standards. Once insured, you must notify Manulife Financial of any change in your smoking status.

All rates are subject to change without notice.

## Income Protection & Office Overhead Insurance

### Member Income Protection Insurance

Each unit offers you a \$100 monthly benefit.  
 Maximum Coverage<sup>1</sup> . . . . . \$4,500 (45 units)

#### MONTHLY PREMIUM PER UNIT OF \$100/MONTH

Age <sup>2</sup>	Waiting Period <sup>3</sup>			
	30 DAYS	90 DAYS	120 DAYS	180 DAYS
Under 40	\$1.10	\$0.83	\$0.80	\$0.77
40 to 49	2.12	1.55	1.50	1.42
50 to 69	4.00	3.08	3.00	2.83
Age 70	Coverage Ends			

### Member Office Overhead Insurance

Each unit offers you a \$100 monthly benefit.  
 Maximum Coverage . . . . . \$3,500 (35 units)

#### MONTHLY PREMIUM PER UNIT OF \$100/MONTH

Benefits begin after:	7 days <sup>3</sup>		14 days <sup>3</sup>	
	6 MOS.	12 MOS.	6 MOS.	12 MOS.
Under Age <sup>2</sup> 40	\$0.83	\$1.00	\$0.75	\$0.92
Age <sup>2</sup> 40 to 49	1.32	1.62	1.13	1.42
Age <sup>2</sup> 50 to 64	2.50	3.08	2.17	2.67
Age <sup>2</sup> 65	Coverage Ends			

<sup>1</sup> You may apply for the lesser of: 50% of your gross earned income or \$4,500.

<sup>2</sup> Age means attained age at the policy anniversary date of September 1.

<sup>3</sup> Benefits are not payable during this period.

Premiums are tax deductible, while benefits are taxable.