

Emily and Rob know the importance of saving for their future. They have dreams for their family and plan on working hard to achieve them. Since life doesn't offer any guarantees, they want to be prepared, no matter what the future may bring. That's why they purchased Alumni Insurance Plans. It's a kind of security blanket that guards their future goals and protects the people they love. Knowing they have life and disability insurance helps take some of their worries away.



## Term Life Insurance for Member and Spouse

This coverage can be especially valuable to your family if:

- Your employer's plan only offers limited life insurance
- You are self-employed and don't have employee group life coverage
- Your spouse shares your family responsibilities (whether as an income earner or as a homemaker) and so needs coverage too
- You are faced with added responsibilities, like a new baby, a mortgage or a loan, or planning for your child's education

Our rates are as low as or lower than any other alumni term life plan in Canada!

With comprehensive coverage and generous benefits, the Alumni Insurance Plans can provide you and your spouse with the peace of mind that comes from knowing that your family is financially protected, no matter what the future brings.

### Member and Spouse Term Life Plan Highlights:

- **Low cost.** The large number of alumni insured under this plan makes affordable rates possible.
- **Flexibility.** You select the amount of coverage that best meets your needs, from \$35,000 to \$770,000 for yourself, and the same for your spouse.
- **Preferred rates for volume purchases.** We offer a special rate, 10% less than our usual premiums, to members who purchase or increase their coverage to \$280,000 or more. This preferred rate also applies to Spouse Term Life coverage of \$280,000 or more.
- **Cash advance.** If, after two years of coverage, you're diagnosed as terminally ill with 12 months or less to live, apply for an interest-free cash advance of up to \$50,000 or 50% of your term life coverage, whichever is less, to use as you wish.
- **Portable coverage.** Unlike typical employers' plans, you can take this insurance with you wherever you work, anywhere in the world.
- **Convenience.** Choose the most convenient payment method... annually by cheque, Visa or MasterCard or monthly by Pre-Authorized Collections (PAC) from your chequing account, Visa or MasterCard.
- **Money-back guarantee.** Take 30 days to review and compare your coverage, and be 100% satisfied or cancel for a full refund.

NEW!  
Pay monthly  
by credit  
card

# Alumni Insurance Plans for you and your family

### BENEFITS

You and your spouse can apply for coverage from \$35,000 to \$770,000 (available in units of \$35,000) until age 60.

### ELIGIBILITY

Alumni are eligible to apply for Member Term Life insurance. You may apply for coverage for your spouse if you are already covered. At the time of application, you (and your spouse, if to be insured) must be resident in Canada and under 61 years of age.

### BENEFICIARY

You may elect any person(s), trust or institution (including your alma mater) as your beneficiary. You will be named the beneficiary of your Spouse Term Life coverage unless another beneficiary is named.

### LIVING BENEFIT

If after two years of coverage you are diagnosed as terminally ill with a life expectancy of 12 months or less, you may qualify to receive a portion of your term life benefits in advance (up to a maximum of 50% of your coverage or \$50,000, whichever is less).

### CONVERSION

If you cancel your Term Life insurance you may, within 31 days, apply to convert your insurance to selected plans at rates applicable to your age and occupation at the time of conversion. No health questionnaire or examination would be necessary at that time. If you die, your insured spouse may automatically continue Spouse Term Life coverage under this Plan. If your Member Term Life insurance is terminated for any other reason, your insured spouse may apply to convert the Spouse Term Life coverage within 31 days.

### BENEFITS

The value of 1 unit is \$35,000 of coverage until age 60.

### LIMITATIONS AND EXCLUSIONS

Suicide is not covered if it occurs within two years of the effective date of coverage, or the date of any increase in coverage.

### MONTHLY PREMIUM PER \$35,000 UNIT OF TERM LIFE BENEFIT

Age <sup>2</sup>	Non-Smoker <sup>1</sup>		Standard	
	Male	Female	Male	Female
Under 30	\$2.45	\$1.75	\$3.50	\$2.75
30 to 34	\$2.55	\$2.00	\$4.35	\$3.25
35 to 39	\$3.25	\$2.40	\$5.95	\$4.10
40 to 44	\$4.90	\$3.80	\$9.75	\$6.80
45 to 49	\$7.50	\$5.45	\$14.75	\$9.85
50 to 54	\$11.25	\$8.00	\$21.75	\$14.10
55 to 67 <sup>3</sup>	\$18.50	\$13.00	\$32.50	\$22.50
68 and 69 <sup>3</sup>	NO FURTHER PREMIUMS TO PAY			
70	COVERAGE ENDS			

Maximum Coverage . . . . . 22 units

1 Non-Smoker rates are available to people who have not smoked cigarettes in the past 12 months, and who meet Manulife Financial's health standards.  
2 "Age" means the age reached on or immediately before the Policy Anniversary Date (see application). Premiums increase with age.  
3 From Age 61 through Age 69, coverage decreases by 10% of the original amount each year.  
RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

## Child Life and Accident Insurance

### BENEFITS

The value of 1 unit is \$5,000 in Life benefits plus \$25,000 in Major Impairment benefits for each eligible child, regardless of how many children you have.

### ELIGIBILITY

Insured members are eligible to apply for coverage for any of their children who are unmarried, dependent on the member for support, over 14 days and under 21 years of age (or under 25 if in full-time attendance at an accredited educational institution). Once Child Life and Accident coverage is in force, newborn children become insured automatically upon reaching 15 days of age.

### BENEFICIARY

The insured member (or, if deceased, the estate of the insured member) is the beneficiary unless Manulife Financial receives written notice from the member appointing a different beneficiary.

MONTHLY PREMIUM PER UNIT
Covers all your eligible children: \$1.50

Maximum Coverage . . . . . 4 units

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

## Income Protection Disability Insurance for Members

### BENEFITS

The value of 1 unit is \$100 in monthly benefits.

### ELIGIBILITY

Alumni are eligible to apply for Income Protection provided they are resident in Canada, under 61 years of age and have a monthly Earned Income of \$1,000 or more on a continuous basis.

NOTE: In addition to its normal underwriting standards, Manulife Financial reserves the right to decline coverage if a member's occupation constitutes a higher than normal risk.

### MAXIMUM BENEFIT

The maximum monthly benefit you may apply for is the LESSER of: (a) \$3,500 per month, or (b) 50% of your monthly Earned Income<sup>4</sup> reduced by any other disability insurance in force or applied for (ignoring Canada or Quebec Pension Plan benefits) and any Earned Income continued by your employer or partnership, rounded to the next highest multiple of \$100 (unless already an exact multiple of \$100).

### DEFINITION OF DISABILITY

**Total Disability:** You will be considered totally disabled if, due to sickness or injury, you are unable to perform the normal duties of your regular occupation, you are not employed in any

<sup>4</sup> Earned Income means income earned from your employment and/or profession, after business expenses but before income taxes. If your income fluctuates, use an average figure based on net income of the two preceding fiscal years.



# Life and Disability Insurance



**Is a medical exam required?**  
A short statement of health and other particulars is required from all applicants. If additional medical information is required, Manulife Financial will arrange a medical examination at no cost to you.

**When are premiums due?**  
Premiums are payable once a year on the Policy Anniversary date by cheque, Visa or MasterCard, or once a month by Pre-Authorized Collections (PAC) or Visa or MasterCard. For new applicants, the first premium is payable when insurance is applied for.

**Other facts you should know**  
**Notice On Exchange Of Information:** All information requested will be for insurance purposes only and will be treated as confidential. The insurer or its reinsurers may, however, make a brief report on it to the Medical Information Bureau. The Medical Information Bureau is a non-profit membership organization of life insurance companies, which operates an insurance information exchange on behalf of its members. Subject to your authorization, the Bureau will supply information from its files to another member insurance company to which you have applied for life or health insurance or to which a claim is submitted. On your request, the Bureau will arrange for disclosure to you of any information it may have in your file on you or your spouse being insured under this plan. If you question the accuracy of the Bureau's file, you may contact the Bureau and seek a correction. The address of the Bureau's Information Office is: 330 University Avenue, Toronto, Ontario M5G 1R7. (Telephone (416) 597-0590.)  
**Notice On Privacy And Confidentiality:** The specific and detailed information requested on your application form is required to process your application. To protect the confidentiality of this information, Manulife Financial will establish a "Financial services file" from which this information will be used to process your application(s), offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial 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. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, 5650 Yonge Street, 16th Floor, Toronto, Ontario M2M 4G4.  
**PLEASE NOTE:** This brochure is not a contract, but only an outline of the coverage, designed to explain the benefits and conditions of the insurance plan. The insurance policy, which you will receive when you join the insurance plan, will govern as to the specific details. Please read it carefully.

**QUESTIONS?**  
Contact Manulife Financial toll-free at:  
**1 888 913-6333**  
8:00 a.m. to 8:00 p.m. Eastern Time, Monday to Friday  
or by e-mail any time at:  
**am\_service@manulife.com**  
or visit us at **www.manulife.com/affinity**

Underwritten by:



**LIMITATIONS AND EXCLUSIONS**  
Any loss must be caused by purely accidental means and must occur within three months of the accident. Benefits are not payable for self-inflicted injury, voluntary involvement in a criminal offence, insurrection or war, or flying except as a passenger with no flight duties.

MONTHLY PREMIUM PER UNIT	
All ages up to Age 69:	\$1.50
BENEFIT PAYMENTS	
Major Accident Impairment	Benefit paid per unit of coverage <sup>7</sup>
Severe brain damage	\$50,000
Total and permanent paralysis	\$50,000
Loss of use of two limbs	\$50,000
Total and permanent loss of sight, speech or hearing	\$50,000
Loss of use of one limb, one hand or one foot	\$25,000
Total and permanent loss of sight in one eye or hearing in one ear	\$25,000
Accidental death	\$10,000

Maximum Coverage . . . . . 6 units  
RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

## Questions and Answers

**When does the coverage take effect?**  
Coverage begins on the date the completed application and required premium are received by Manulife Financial, subject to approval of their underwriters. In the event the applicant is not insurable, Manulife Financial will make a full refund of premiums.

**Can I switch from standard to non-smoker rates?**  
If you have quit smoking for at least 12 months, notify Manulife Financial in writing to apply for the lower non-smoking rates at your next premium due date. (Acceptance of your application for a change in premiums will depend on your smoking status and your health.) If you are insured for Term Life as a non-smoker and have begun smoking, you must notify Manulife Financial promptly or risk losing your Term Life benefits.

Age <sup>6</sup>	MONTHLY PREMIUM PER \$100 UNIT IN INCOME PROTECTION MONTHLY BENEFITS					
	Waiting Period <sup>5</sup>					
	30 Days		120 Days		180 Days	
	Male	Female	Male	Female	Male	Female
Under 30	\$1.10	\$1.15	\$0.85	\$0.85	\$0.80	\$0.80
30 to 34	\$1.25	\$1.55	\$1.00	\$1.15	\$0.90	\$1.05
35 to 39	\$1.50	\$1.85	\$1.15	\$1.40	\$1.05	\$1.25
40 to 44	\$1.85	\$2.65	\$1.55	\$2.20	\$1.50	\$2.10
45 to 49	\$2.80	\$3.65	\$2.20	\$2.85	\$2.10	\$2.70
50 to 54	\$4.10	\$4.45	\$3.35	\$3.65	\$3.30	\$3.60
55 to 59	\$5.65	\$4.65	\$4.60	\$3.80	\$4.55	\$3.75
60 to 64	\$4.95	\$3.85	\$3.85	\$3.05	\$3.80	\$3.00
OPTIONAL COST OF LIVING ADJUSTMENT ADDITIONAL MONTHLY PREMIUM FOR EACH \$100 UNIT IN MONTHLY BENEFITS						
Under 45						\$0.30
45 to 64						\$0.65

Maximum Coverage . . . . . 35 units

<sup>5</sup>"Waiting Period" is that period for which no benefits are paid and after which disability benefits begin to accrue.  
<sup>6</sup>"Age" means the age reached on or immediately before the Policy Anniversary Date (see application). Premiums increase with Age.  
RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

## Major Accident Protection for Members and Spouses

**BENEFITS AND PREMIUMS**  
Maximum benefit is 6 units. The value of 1 unit is \$50,000 in Major Impairment benefits plus \$10,000 in Accidental Death benefits.

**ELIGIBILITY**  
Alumni are eligible to apply for Member Major Accident Protection. You may apply for coverage for your spouse if you are applying for yourself, or if you are already covered for Term Life or Major Accident Protection. All applicants must be resident in Canada and at least 18 but under 61 years of age.

**BENEFICIARY**  
Benefits will be paid to the insured member, if living. Otherwise, benefits will be paid to the beneficiary appointed by the member. If no beneficiary is elected, benefits will be paid to the estate of the insured member.

other gainful occupation and you are under the regular care of a licensed physician. After the first 24 months of benefits, you must be unable to engage in any occupation for which you are reasonably suited by training, education or experience, and you must not be engaged in any type of gainful occupation.

**Partial Disability:** You will be considered partially disabled if, due to sickness or injury, you are unable to perform at least 50% of your normal duties required in the performance of your regular occupation, and such incapacity follows a period during which you received total disability benefits.

### BENEFIT PAYMENTS

**Total Disability:** Benefit payments begin after the chosen waiting period has expired and are payable up to age 65, or for a maximum of 24 months if total disability occurs between the ages of 63 and 65.

**Partial Disability:** Benefits are payable at 50% of the insured amount if partial disability immediately follows a period of total disability for which benefits were received under this plan. Payments can begin up to age 65 and can continue for a maximum of six months. According to current tax laws in Canada, these benefits are not taxable if you (not your employer or partnership) pay the premium.

### COST OF LIVING ADJUSTMENT

If you select this additional benefit, provided you have been receiving disability benefits for the preceding six months, your monthly income will be adjusted for inflation each January 1 using the Consumer Price Index, subject to a maximum escalation of 8% per year (as long as Total or Partial Disability Income Benefit payments continue). If selected, the Cost of Living Adjustment must be added to all units of insurance applied for.

### LIMITATIONS AND EXCLUSIONS

Disabilities resulting from self-inflicted injury, involvement in a criminal offence, war, participation in a riot or civil commotion and uncomplicated pregnancy and childbirth are not covered. Mental and nervous disorders are covered for up to 24 months.

<sup>7</sup> If more than one Major Accident Impairment results from an injury, the total benefit payment may not exceed \$50,000 per unit.