

Keep your savings in check with Lifecheque® Basic Critical Illness Insurance

Many Canadians insure their homes, cars and even their health. But have you ever thought about safeguarding your savings?

We can help you limit the amount of out-of-pocket cash required to recover from a critical illness. With modern medicine, more and more people recover from critical illnesses like cancer; however, recovery can mean expensive prescription drugs, medical equipment and even a loss of income. But **Lifecheque Basic Critical Illness Insurance** can help you cope with these challenges.

Don't wait until a fateful diagnosis comes along – by then it may be too late to apply for critical illness insurance.



GREAT REASONS TO CONSIDER LIFECHIQUE BASIC

- **It's a cash benefit of up to \$75,000** – there when you need it. If you suffer from a critical illness, you may qualify for a *tax-free* lump sum¹ amount that can be used to pay medical expenses, alleviate debt, travel, cover lost income – however you wish.
- **Affordable rates** are as low as \$6 a month.²
- **It's portable**, so it's always with you until age 75. If you move from job to job, you may not always be covered by an employer's critical illness insurance.
- **Easy to apply.** We know you have a busy schedule and don't want to fill out lengthy forms. All that's needed is a declaration of your good health.

- **Consider the costs of cancer medication** compared to the cost of Lifecheque Basic:

Prescription drugs	Annual cost ³
Aromasin (for breast cancer)	\$ 1,825
Tarceva (for lung cancer)	\$35,000
Nexavar (for kidney, liver cancer)	\$63,875

Lifecheque Basic premiums

Monthly premiums	\$ 7.75 ⁴
Annual premiums	\$ 93.00 ⁴

¹ So long as premiums are not a benefit of employment or paid by your employer.

² Based on an 18-year-old male non-smoker.

³ http://www.colorectal-cancer.ca/IMG/pdf/cancer_drug_access_report_en.pdf

⁴ Based on a female non-smoker, age 27.

Contact me today to learn more about how to keep your savings in check with Lifecheque Basic.

Lifecheque® Basic Critical Illness Insurance is offered through The Manufacturers Life Insurance Company (Manulife).

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Monthly Premiums



Lifecheque® Basic Critical Illness Insurance

Per \$25,000 of Coverage				
For \$50,000 of coverage, multiply rates by 2 and for \$75,000 of coverage, multiply rates by 3.				
Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
18	\$6.00	\$7.00	\$7.50	\$7.75
19	\$6.00	\$7.00	\$7.50	\$7.75
20	\$6.25	\$7.00	\$7.50	\$8.00
21	\$6.25	\$7.25	\$7.50	\$8.00
22	\$6.25	\$7.25	\$7.50	\$8.00
23	\$6.25	\$7.25	\$7.50	\$8.00
24	\$6.50	\$7.50	\$7.50	\$8.25
25	\$6.50	\$7.50	\$7.50	\$8.25
26	\$6.50	\$7.50	\$7.50	\$8.25
27	\$6.50	\$7.75	\$7.50	\$8.75
28	\$7.00	\$7.75	\$8.00	\$9.00
29	\$7.25	\$8.00	\$8.75	\$9.25
30	\$7.50	\$8.25	\$9.50	\$9.50
31	\$7.75	\$8.50	\$10.00	\$9.75
32	\$8.00	\$8.75	\$11.00	\$10.00
33	\$8.25	\$9.00	\$11.75	\$10.75
34	\$8.50	\$9.75	\$12.75	\$11.25
35	\$8.75	\$10.25	\$13.50	\$11.75
36	\$9.00	\$11.00	\$14.75	\$12.50
37	\$9.25	\$11.50	\$16.00	\$13.00
38	\$10.00	\$12.25	\$17.00	\$14.75
39	\$10.50	\$12.75	\$18.25	\$16.50
40	\$11.00	\$13.25	\$19.75	\$18.75
41	\$11.75	\$14.00	\$21.25	\$21.00
42	\$12.50	\$14.50	\$22.75	\$24.00
43	\$13.75	\$15.50	\$25.75	\$26.50
44	\$15.50	\$16.25	\$29.00	\$29.25
45	\$17.00	\$17.25	\$32.75	\$32.00
46	\$18.75	\$18.25	\$36.75	\$35.50

Per \$25,000 of Coverage				
For \$50,000 of coverage, multiply rates by 2 and for \$75,000 of coverage, multiply rates by 3.				
Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
47	\$21.00	\$19.25	\$41.00	\$39.25
48	\$23.00	\$21.25	\$47.75	\$42.50
49	\$24.75	\$23.50	\$55.25	\$46.00
50	\$27.25	\$26.00	\$63.75	\$50.00
51	\$29.75	\$28.75	\$74.00	\$54.25
52	\$32.50	\$31.75	\$85.75	\$58.50
53	\$36.00	\$33.25	\$96.25	\$64.75
54	\$40.00	\$35.00	\$107.75	\$71.00
55	\$44.50	\$36.75	\$120.75	\$78.25
56	\$49.25	\$38.50	\$135.25	\$86.00
57	\$54.50	\$40.50	\$151.25	\$94.75
58	\$59.75	\$43.25	\$159.00	\$100.50
59	\$65.25	\$46.25	\$167.50	\$106.25
60	\$71.50	\$49.50	\$176.25	\$112.50
61	\$78.25	\$53.00	\$185.00	\$119.25
62	\$85.50	\$56.50	\$194.50	\$126.50
63	\$89.00	\$60.75	\$203.00	\$133.50
64	\$92.25	\$65.25	\$211.25	\$141.00
65	\$96.25	\$70.25	\$220.25	\$148.75
66*	\$100.00	\$75.50	\$229.75	\$157.00
67*	\$104.00	\$81.25	\$239.25	\$166.00
68*	\$113.00	\$88.50	\$260.25	\$180.50
69*	\$123.00	\$96.25	\$283.00	\$196.00
70*	\$133.75	\$104.50	\$307.75	\$213.50
71*	\$145.25	\$113.50	\$334.75	\$231.75
72*	\$158.00	\$123.50	\$363.75	\$252.00
73*	\$171.75	\$134.25	\$395.50	\$274.25
74*	\$186.50	\$146.00	\$430.25	\$298.25
75	Coverage expires			

Premiums are effective July 31, 2009 and are subject to change without notice.
Annual premium is equal to 12 times the monthly premium.

*For renewals only. Policies with \$50,000 of coverage can only be purchased up to the age of 60 and policies with \$75,000 of coverage can only be purchased up to the age of 55.

Lifecheque® Basic Critical Illness Insurance with Return of Premium Option – Monthly Premiums

For more information,
contact your advisor.

Per \$25,000 of Coverage with Return of Premium Option				
For \$50,000 of coverage, multiply rates by 2 and for \$75,000 of coverage, multiply rates by 3.				
Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
18	\$6.50	\$7.75	\$8.25	\$9.00
19	\$6.75	\$7.75	\$8.25	\$9.00
20	\$6.75	\$8.00	\$8.25	\$9.25
21	\$6.75	\$8.00	\$8.25	\$9.25
22	\$6.75	\$8.00	\$8.25	\$9.25
23	\$7.00	\$8.25	\$8.25	\$9.50
24	\$7.00	\$8.25	\$8.75	\$9.50
25	\$7.00	\$8.25	\$8.75	\$9.50
26	\$7.25	\$8.50	\$8.75	\$9.75
27	\$7.25	\$8.50	\$8.75	\$10.00
28	\$7.75	\$8.75	\$9.25	\$10.25
29	\$8.00	\$9.00	\$10.00	\$10.50
30	\$8.25	\$9.25	\$10.75	\$11.00
31	\$8.25	\$9.50	\$11.50	\$11.25
32	\$8.50	\$9.75	\$12.50	\$11.50
33	\$9.75	\$10.50	\$13.75	\$12.50
34	\$10.50	\$11.50	\$15.25	\$13.50
35	\$11.25	\$12.25	\$16.75	\$14.25
36	\$12.25	\$13.00	\$18.75	\$15.75
37	\$13.75	\$13.75	\$21.00	\$17.00
38	\$14.75	\$15.00	\$22.25	\$19.00
39	\$15.25	\$16.00	\$23.75	\$21.50
40	\$16.25	\$17.00	\$25.50	\$24.00
41	\$17.00	\$18.50	\$27.00	\$26.75
42	\$18.00	\$19.75	\$28.75	\$30.25
43	\$20.00	\$20.75	\$32.75	\$32.75
44	\$22.50	\$21.75	\$36.75	\$36.25
45	\$24.75	\$23.00	\$41.00	\$39.25
46	\$27.50	\$24.25	\$46.25	\$43.00

Per \$25,000 of Coverage with Return of Premium Option				
For \$50,000 of coverage, multiply rates by 2 and for \$75,000 of coverage, multiply rates by 3.				
Age	Male Non-smoker	Female Non-smoker	Male Smoker	Female Smoker
47	\$30.75	\$25.50	\$52.00	\$47.00
48	\$34.75	\$30.25	\$61.00	\$53.50
49	\$39.75	\$36.25	\$71.50	\$61.00
50	\$45.25	\$43.00	\$83.50	\$69.25
51	\$51.25	\$51.00	\$97.75	\$78.75
52	\$58.50	\$60.50	\$114.00	\$89.75
53	\$65.25	\$63.75	\$128.25	\$98.00
54	\$72.75	\$67.50	\$143.75	\$106.50
55	\$81.50	\$71.25	\$161.50	\$115.75
56*	\$90.75	\$75.25	\$181.50	\$126.25
57*	\$101.75	\$79.25	\$203.50	\$137.50
58*	\$110.25	\$85.75	\$215.00	\$147.00
59*	\$119.75	\$92.25	\$227.75	\$157.00
60*	\$130.25	\$99.75	\$241.00	\$167.75
61*	\$141.00	\$107.50	\$255.00	\$179.50
62*	\$153.25	\$116.00	\$269.50	\$191.75
63*	\$161.00	\$125.75	\$282.50	\$204.75
64*	\$168.75	\$135.75	\$295.50	\$218.50
65*	\$177.50	\$147.25	\$309.50	\$232.75
66*	\$186.50	\$159.00	\$324.25	\$248.25
67*	\$196.00	\$172.25	\$339.25	\$264.75
68*	\$213.00	\$187.25	\$369.50	\$288.00
69*	\$231.50	\$203.75	\$402.00	\$313.25
70*	\$252.00	\$221.25	\$437.50	\$340.75
71*	\$274.00	\$240.75	\$476.25	\$370.25
72*	\$297.75	\$261.75	\$518.25	\$403.00
73*	\$324.00	\$284.75	\$563.75	\$438.25
74*	\$352.00	\$309.50	\$614.00	\$476.75
75	Coverage expires			



Lifecheque Basic Critical Illness Insurance is offered through
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