

# Lifecheque critical illness insurance product page

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*, NN7000E, 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.

Other factors may also affect a person's insurability, i.e. blood pressure, cholesterol, ECG results, smoking, family history, and pending or abnormal medical tests.

If the person to be insured has been referred for further medical review or has any medical tests or reviews pending, **please do not submit a Lifecheque application until the results have been received.**

If the person to be insured has had any of the conditions or procedures listed here, they are not eligible for Lifecheque coverage. **Please do not submit an application.**

- AIDS or HIV positive
- Alcohol abuse in the past two years
- Alzheimer's disease
- Blindness - coverage may be available with exclusions
- Cancer (except basal cell skin cancer)
- Cerebral palsy
- Cognitive impairment
- Coma
- Cystic fibrosis
- Deafness - coverage may be available with exclusions
- Dementia
- 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 syndrome
- Drug use within the past three years - other than social marijuana use
- Epilepsy (uncontrolled)
- Heart - any heart condition or heart/cardiac trouble including: heart attack, angina, bypass surgery, congenital heart conditions, coronary angioplasty, heart valve surgery
- Hemophilia
- Hepatitis B (carrier with current viral activity) or C
- Huntington's chorea
- Kidney disease - other than kidney stones and/or a history of kidney infection
- Lupus - other than discoid lupus erythematosus
- Major organ transplant
- Multiple sclerosis
- Muscular dystrophy
- Paralysis - other than Bell's palsy - coverage may be available with exclusions
- Parkinson's disease
- Progressive motor neuron diseases, i.e. ALS (amyotrophic lateral sclerosis) - Lou Gehrig's disease
- Pulmonary fibrosis
- Sickle cell disease
- Stroke - cerebrovascular accident or transient ischemic attack (TIA)
- Suicide attempt within the past two years

## 2 Coverage details

All coverages except Primary are eligible for the LivingCare benefit, subject to underwriting.

• **10-year renewable** — coverage for 22 conditions, to age 75. The coverage renews every 10 years and the premium increases with each renewal.

• **20-year renewable** — coverage for 22 conditions, to age 75. The coverage renews every 20 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, for the lifetime of the insured. The premium will not increase.

Name of insured person: \_\_\_\_\_ Application number: \_\_\_\_\_

Coverage	Amount of insurance	Premium duration	Riders
<input type="radio"/> 10-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> 20-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> Primary	\$	Until the coverage expires	<input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Level	\$	Until the coverage expires	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Permanent	\$	<input type="radio"/> Pay for 15 years*† <input type="radio"/> Pay until age 100	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium on death

Same as above or

Name of insured person: \_\_\_\_\_ Application number: \_\_\_\_\_

Coverage	Amount of insurance	Premium duration	Riders
<input type="radio"/> 10-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> 20-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> Primary	\$	Until the coverage expires	<input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Level	\$	Until the coverage expires	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Permanent	\$	<input type="radio"/> Pay for 15 years*† <input type="radio"/> Pay until age 100	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium on death

\* If you select this Permanent coverage with a premium duration of 15 years, you cannot purchase a Children's Lifecheque rider.

† If you select this premium duration, you may wish to consider purchasing the return of premium on death rider and the return of premium with early surrender option rider. If you do not purchase these riders, we will refund only the unused portion of your premiums paid during the policy year in which an insured person dies or you cancel your coverage or your coverage terminates because we pay you a covered condition benefit.

**2 Coverage details (continued)**

Name of insured person: \_\_\_\_\_ Application number: \_\_\_\_\_  Same as page 1 or

Coverage	Amount of insurance	Premium duration	Riders
<input type="radio"/> 10-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> 20-year renewable	\$	Until the coverage expires	<input type="radio"/> Return of premium on death
<input type="radio"/> Primary	\$	Until the coverage expires	<input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Level	\$	Until the coverage expires	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium at expiry <input type="radio"/> Return of premium on death
<input type="radio"/> Permanent	\$	<input type="radio"/> Pay for 15 years*† <input type="radio"/> Pay until age 100	<input type="radio"/> Return of premium with early surrender option <input type="radio"/> Return of premium on death

\* If you select this Permanent coverage with a premium duration of 15 years, you cannot purchase a Children's Lifecheque rider.

† If you select this premium duration, you may wish to consider purchasing the return of premium on death rider and the return of premium with early surrender option rider. If you do not purchase these riders, we will refund only the unused portion of your premiums paid during the policy year in which an insured person dies or you cancel your coverage or your coverage terminates because we pay you a covered condition benefit.

**3 Additional protection**

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

**Note:** The Children's Lifecheque rider terminates on the coverage anniversary closest to the insured parent's 65th birthday.

**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, NN7000E*, for all children to be insured by this rider.

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 rider**  
You can apply for waiver of premium on disability rider 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, NN7000E*.

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 below,

- you declare that you have read this document and that the statements and answers it contains are complete and true
- you understand that if you qualify for temporary critical illness insurance, no LivingCare benefit, early intervention benefit or recovery benefit is payable under that temporary insurance
- you agree that this document forms part of your application to The Manufacturers Life Insurance Company for Lifecheque insurance.

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