

Term Insurance

Family Term

Your Rates to Go premium

| | Coverage amount | Monthly premium | Annual premium |
|---|-----------------|-----------------|----------------|
| Term-20 Initial premium for a Male, age 40, Healthstyle 3 | \$100,000 | \$14.90 | \$166.44 |

Important notes

Only initial premiums are illustrated. Guaranteed renewal premiums for T10 and T20 are established during the underwriting process and shown in your contract when issued. Annual initial premium includes a policy fee of \$57.00. Monthly initial premium includes a policy fee of \$5.10 per month.

Healthstyle refers to a person's tobacco use, personal and family medical history, any recreational risks, plus an evaluation of health and lifestyle information. Healthstyle categories refer to the broad categories we use to determine the premiums.

Product information

Family Term – T20

Term-20 is affordable, renewable, and convertible term insurance designed to help meet personal and business insurance needs. Term-20 is renewable to age 80 and convertible until the policy anniversary nearest to the insured person's 75th birthday.

Term-20 coverage can be changed to the following, without evidence of insurability, subject to our administrative rules in effect and product availability at the time:

- Term-65 coverage until the 5th coverage anniversary
- Term-Life coverage until the policy anniversary nearest to the insured person's 75th birthday

Manulife's Rates to Go illustrates insurance premiums based on the information provided. It does not provide an offer to insure. Applications are subject to underwriting. Premium rates are subject to change without notice. For additional information on Family Term, Family Term with *Vitality Plus*, and Lifecheque, refer to Manulife Illustrations, accessible through the Advisor Portal (sign in required).