

## Group Benefits

### Facts about converting your Group Life coverage to an individual policy

---

**Purpose of this document** This document outlines the options if your life insurance coverage under a Manulife Financial group life insurance plan has been terminated or reduced. It also answers questions you may have about converting to an individual policy.

---

**What options do I have?** If you are terminating or reducing coverage in a Manulife Financial group life insurance plan and wish to continue some form of life insurance, you may choose one or more of the following options:

- 1) Replace your current group life coverage with an individual plan bought through your financial advisor or a Manulife Financial agent.
- 2) Convert your group life insurance to individual insurance. (You must apply within 31 days of termination.)
- 3) Get a new group life policy at your next place of employment.

---

**What is group life conversion?** Group life conversion allows plan members whose group life coverage has been terminated or reduced to buy individual life insurance without submitting medical evidence. That means you don't have to fill out medical forms or have tests done.

---

**Why would I convert?** You might consider converting if you:

- want to take advantage of the "no medical evidence required" feature
- will not have group life coverage at your next place of employment; or if you
- can't or prefer not to buy other individual life insurance.

---

**How much of my coverage can I convert?** For most employees, all or part of the group life coverage amount can be converted. Please contact your plan administrator to determine the amount you are eligible to convert.

---

**What insurance can I buy if I convert?** Three types of life insurance are available if you convert:

1. Any Whole Life plan offered by Manulife Financial at the time of conversion
2. Non-convertible term insurance to age 65
3. One-year non-renewable convertible term insurance

For information or explanation of the different types of life insurance available, please see a Manulife Financial agent (see the following page for phone numbers).

---

*Continued on next page*

## Facts about converting your Group Life coverage

### Continued

#### How much will it cost to convert?

This chart shows approximate premiums under the conversion option. Please note that these are **SAMPLE** rates only and should not be used for calculating the cost of your policy selection. The rates listed are basic annual rates and are quoted as at a rate per \$1,000 of insurance.

Age	Performax Whole-life Policy	One-Year Non-renewable Term	Non-convertible Term to 65
25	\$25.51	\$2.53	\$2.60
35	\$31.29	\$3.16	\$4.66
45	\$43.48	\$5.27	\$8.46
55	\$62.15	\$15.45	\$11.12
65	\$86.51	\$36.35	N/A

**Note:** Premiums may be lower if you purchase an individual plan and provide medical insurance. Rates will vary according to your health, lifestyle, family medical history, build and tobacco use.

#### Why are premiums higher if I convert?

Because you don't have to give medical evidence, the conversion option tends to be more expensive than regular individual life policies. Regular policies typically require medical evidence.

#### How do I convert?

If you feel the group life conversion option suits your needs, and you wish to receive a quote, please complete the attached Request for Conversion Information form. Return it as soon as possible to:

Manulife Financial  
Attention: Conversion Specialist, GB-B  
380 Weber Street North  
P.O. Box 1650  
WATERLOO ON N2J 4V7  
Fax: (519) 883-5708

**Please remember:** In order to be eligible for the conversion privilege, you must apply in writing to Manulife Financial within 31 days following the termination of your group life policy. We will send you an application form along with your quote.

#### Questions?

If you would like to speak to a Manulife Financial agent to discuss the other options available to you, contact the Manulife Financial Branch Offices in your area:

British Columbia	(604) 681-6136	Southwestern Ontario	(519) 886-7710
Alberta	(780) 423-7979	Toronto	(416) 868-6511
Saskatchewan, Manitoba and Northwest Ontario	(204) 942-0041	Quebec	(514) 286-7909
Golden Horseshoe (Mississauga and Hamilton)	(905) 522-1194	Eastern Ontario and Atlantic Canada	(613) 724-6200

## Group Benefits Group Insurance - Request for Conversion Information

Please Print

### 1 Plan sponsor information

(to be completed by plan sponsor)

Plan sponsor's name		
Plan member's name - last name		First name
Plan member's sex <input type="radio"/> Male <input type="radio"/> Female	Benefit termination date (dd/mmm/yyyy)	
<b>Plan member's group insurance</b>		
Basic \$	Contract number GL	Account/division number
Optional \$	Contract number GL	Account/division number
AD&D \$	Contract number GH	Account/division number
<b>Spouse's group insurance</b>		
Basic \$	Optional \$	AD&D \$
<b>Signed on behalf of plan sponsor:</b>		
Authorized signature	Title	Date signed (dd/mmm/yyyy)
Plan administrator's name		Telephone ( ) -

### 2 Plan member information

(to be completed by plan member)

Date signed (dd/mmm/yyyy)	Certificate number	Plan member's date of birth (dd/mmm/yyyy)
Address		
City	Province	Postal code
Telephone ( ) -		
Spouse's last name		Spouse's first name
Spouse's sex <input type="radio"/> Male <input type="radio"/> Female	Spouse's date of birth (dd/mmm/yyyy)	Policy to be issued in: <input type="radio"/> English <input type="radio"/> French

### 3 Notice to plan member

Your Group Life Insurance terminates 31 days after your benefit termination date.

You are, however, entitled to convert your Group Life Insurance without medical evidence to one of two types of Individual Term policies or to a regular Life insurance policy issued by The Manufacturers Life Insurance Company. To obtain full details for this conversion privilege, and to receive an **Application (GL1441B)**, THIS REQUEST, duly completed, should be sent IMMEDIATELY to:

Manulife Financial  
Attention: Conversion Specialist, GB-B  
380 Weber Street North  
P.O. BOX 1650  
WATERLOO ON N2J 4V7  
Telephone: 1-800-268-6195  
Fax: (519) 883-5708

It is most important to note that, in order for your request to be valid, a duly completed **Application (GL1441B)** and the first premium payment for the Individual policy must be **mailed to the above address within the 31 days** following your benefit termination date.