



# An independent single adult

You aren't sure if there is a reason for you to get coverage

## Scenario:

Because I'm single, I always assumed that I didn't need Life or Critical Illness Insurance. That said, I wasn't sure, so I decided to do some research. Since there isn't anyone I'd want to make a beneficiary, and my parents have enough money to cover my funeral costs if something happened to me, I realized that I probably didn't need Life Insurance at this point. That said, it might make sense to get Critical Illness Insurance in case I had to take time off work due to a critical illness. Then, at least, I would be the one to get a payout that I could use to help me out in whatever way I needed.

## Result:

I decided to skip Life Insurance for now, but I did get Critical Illness Insurance during benefits re-enrollment at work. I even got additional coverage through an Individual Plan to help cover my expenses should I get critically ill and not be able to work. Since I'm supporting myself, it made me feel much better to know that if I got really sick, I would be able to get some money to help me pay the bills while I wasn't working.

The content on this page serves as an example of a life event, meant for context and consideration when thinking about adding insurance to your portfolio. It is not meant to be taken as a recommendation and we always suggest you seek the advice from a licensed insurance advisor when making important insurance decisions. Products are offered based on plan availability, applications are subject to review, and claims are paid out on approval and are not guaranteed.

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