

It's about *more* than just insurance.






It's about *helping protect* the people you love.

As a Manulife One or Manulife Bank Select account holder, **Manulife Creditor's Group Insurance** is an affordable type of mortgage protection that can help protect your financial stability and maintain your family's standard of living in the event of an unforeseen circumstance.

It provides life insurance, which can pay off your mortgage in its entirety if you pass away.⁴ And if you select the disability and job loss add-ons, monthly payments can be made towards your mortgage if you experience a disability or lose your job.

But really, **Manulife Creditor's Group Insurance** is about more than just insurance. It's the little thing you can do today, that could make a big difference down the road. Apply for coverage today **to help protect the people you love most.**

A few of the benefits:

-  **Payments decrease over time**, the lower the mortgage balance, the lower the premium.⁵
-  **Disability and job loss** are affordable add-ons.
-  **Add to your work coverage**—you may not have as much coverage as you think.
-  **60-day money-back guarantee**, so you can consider your options while being protected. If you change your mind within the first 60 days, you will get your money back.
-  **Manulife is a trusted company**, protecting Canadians for over 130 years.

1 in 3

Canadians will be disabled for 90 days or more before age 65.¹

1 in 2

Canadians will develop cancer in their lifetime. Cancer can affect people of all ages.²

10 months

Is the average length of time disabled claimants are off work.³

Who can apply?

- Canadian residents
- 18-64 years of age
- With a Manulife One account or Manulife Bank Select Mortgage



Applying is easy.

Email us today at **banksolutions@manulife.com** and an Inside Sales Specialist will contact you.

¹ Canada Life and Health Insurance Association. "A guide to disability insurance," January 2016.

² Canadian Cancer Society. "Canadian Cancer Statistics," 2017

³ Mortgage Creditor Claims Reports, 2016.

⁴ Partial coverage can be available

⁵ Premiums are based on outstanding mortgage balance up to \$500,000.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

Coverage underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife. ©2019 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Accessible formats and communication supports are available upon request. Visit [Manulife.ca/accessibility](https://www.manulife.ca/accessibility) for more information.