

## How it all comes together – meet Ryan

Ryan is 40 years old when he purchases \$250,000 of Synergy. Eight years later he's injured, can't work and claims a monthly benefit on his disability insurance policy. Over the course of his time off work, Ryan receives monthly disability benefits totaling \$22,500. His available amount of insurance is now \$227,500.

If Ryan dies before his Synergy solution expires at age 65 and he doesn't make another claim on his Synergy solution, the death benefit for his life insurance policy is 100% of his available amount of insurance: \$227,500.

The unique pool of money concept provides different benefits than owning three separate products. But that's the point. By using the pool of money approach, Synergy can provide solid insurance protection at an affordable price.

### OPTIONAL COVERAGE

You can customize your Synergy solution with optional rider coverages:

- Term Insurance rider provides additional term life insurance protection.
- Child Protection rider – life and the Child Protection rider – critical illness, provide protection for your children up to age 25.

## Value-added benefits

Synergy not only offers comprehensive insurance protection for life's everyday risks, it provides you with added value:

- Your Synergy premium is waived while you're on claim for a disability.
- **Access to Health Service Navigator®**  
Health Service Navigator is an integrated health information and online resource centre offering access for you and all eligible family members to information about the Canadian health care system and a world-class medical second opinion service.
- What's also great about Health Service Navigator is you don't have to make a claim to use it. The service is available as soon as you have your Synergy solution.
- **Insurance protection into the future**  
Your Synergy solution expires at age 65. But we want to make sure you have an option to protect your loved ones well into the future. That's why Synergy gives you the option to purchase a Manulife permanent life insurance product if you have an available amount of insurance remaining when your Synergy solution ends at age 65 – no medical underwriting required!\*
- The amount of permanent insurance you can purchase – without medical underwriting – is limited to your remaining available amount of insurance and Manulife's minimum limits for the product you choose.

\* This option is not available if you have received a critical illness covered condition benefit.

## Now it's your turn to start talking

We think you'll agree that Synergy is worth talking about.

Contact your advisor today to start the Synergy conversation – it may be one of the most important conversations of your life.

## For your future

When you choose Manulife, you're choosing a strong, reliable and trustworthy company that's been providing forward-thinking financial solutions for Canadians for more than 120 years.

This brochure provides a general overview of the key features and benefits of Synergy. For full details on contractual provisions and benefit exclusions/limitations see the sample Synergy solution contract or talk to your advisor.

You can find out more about Synergy by visiting [manulife.ca](http://manulife.ca)

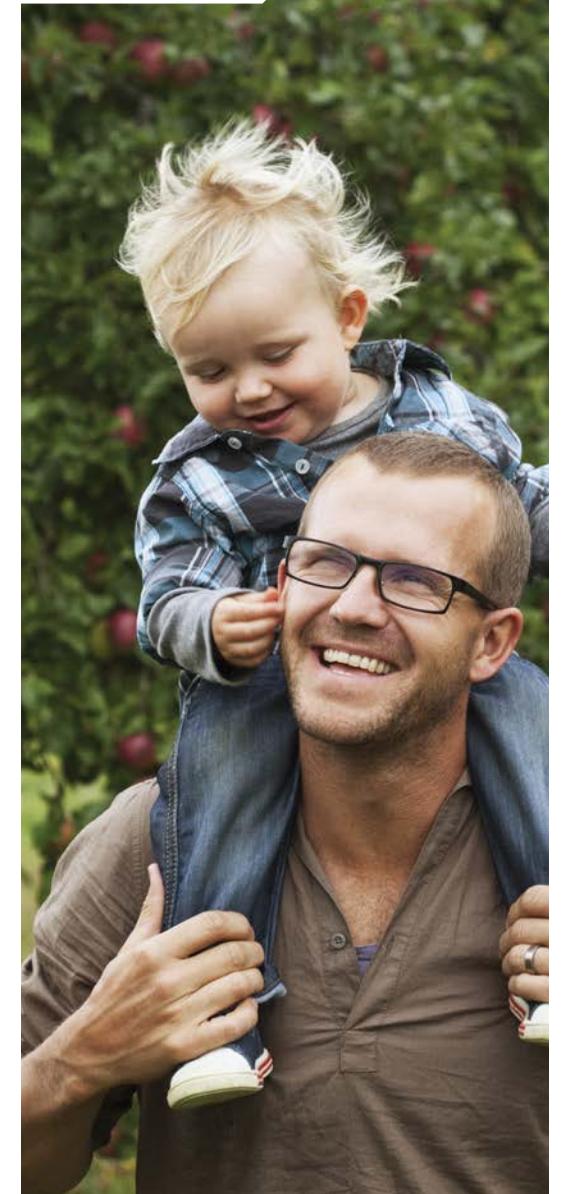


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 **Manulife**

| Insurance



Synergy®

## Work. Family. Your home ...

There's a lot going on in your life and insurance is probably the furthest thing from your mind. But have you and your loved ones ever talked about what would happen if your income stopped because of a serious illness, disability or even an early death?

Life happens. If a serious illness, disability or death strikes and the paycheque stops, how will the mortgage and other bills get paid?

Manulife has a unique insurance solution to protect you and your loved ones against the financial impact of typical, everyday risks we all face.

It's called Synergy and it's worth talking about.

## Let's talk details

### A 3-in-1 solution

Synergy offers the protection of a 3-in-1 solution: a life insurance policy, a disability insurance policy and a critical illness insurance policy – all rolled into one package.

### By using the 3-in-1 design, there's only:

- ONE application
- ONE underwriting process
- ONE amount to pay
- ONE plan to manage

And best of all, you get three types of insurance protection in one affordable solution.

1) Your disability protection	2) Your critical illness protection	3) Your life protection
Disability insurance to age 65 if you can't work in your regular occupation because of illness or injury. Waiting period of 90 days.  10 year renewable or level premiums to age 65	Critical illness insurance to age 65 for 24 conditions. <b>Early Intervention Benefit</b> provides coverage for the early stages of some cancers and coronary angioplasty. <b>Recovery Benefit</b> provides fast access to a portion of your benefit so you can get started on your recovery sooner.	Term life insurance to age 65.

### A unique pool of money concept

At the core of Synergy's design is a unique pool of money concept. Here's how it works:

You can buy a minimum of \$100,000 and up to \$500,000 of Synergy amount of insurance.

The amount of insurance you buy creates a pool of money called your available amount of insurance. Whenever a benefit is paid, your available amount of insurance reduces by that amount.

You can access your available amount of insurance three ways:

1) Your disability protection	2) Your critical illness protection	3) Your life protection
Your monthly disability benefit amount is the lesser of: 1) 0.5% of your Synergy amount of insurance, and 2) the available amount of insurance	Your covered condition benefit amount is the lesser of: 1) 25% of your Synergy amount of insurance, and 2) the available amount of insurance (less any Recovery Benefits)  Your Early Intervention Benefit is 6.25% of the Synergy amount of insurance <ul style="list-style-type: none"><li>■ can be paid more than once but not in connection with a covered condition claim</li><li>■ first Early Intervention Benefit does not reduce future benefit amounts payable</li></ul>	Your life insurance death benefit is 100% of your available amount of insurance.

Your Synergy solution offers protection until your available amount of insurance is reduced to zero, or at age 65, whichever is first.