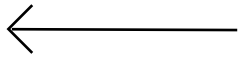


Combination Insurance

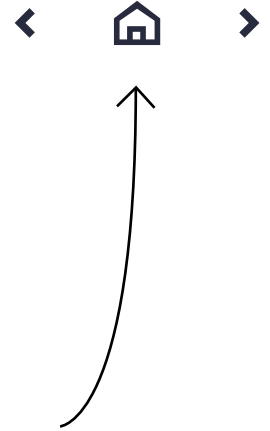
# Synergy<sup>®</sup> Client Guide



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# What is Synergy?

Life moves quickly. And sometimes, everyday risks we believe only happen to other people, happen to us.

While physical and emotional recovery is difficult enough, the financial impact of an unexpected disability, illness or even early death can be devastating.

## **That's why we created Synergy.**

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

## **Synergy is:**

- Easy to manage – fill out one application, pay one amount
- Affordable – address three risk areas with one cost-effective solution
- Unique – its pool of money concept provides protection across three needs
- Flexible – choose from \$100,000 to \$500,000 in Synergy protection

# What's your risk?

All too often we hear about someone we know who has to face the unexpected. It's hard to believe, but it could happen to us when we least expect it.

The risk of dying before age 65 is relatively low for many people. Yet, we often feel an obligation to protect those we love from that risk.

Factor in the risk of disability or a critical illness before age 65 and the picture changes. Dramatically. While thankfully, recovery is often the outcome, these claims can be devastating to the financial future of you and your family.

**Synergy is a unique, simple, money-saving solution that covers the real, everyday risks all of us face.**



## The risk of critical illness is real

**1 in 2**

Canadians will develop cancer at some point in their life<sup>1</sup>

**1 in 3**

Canadians lives with a chronic disease<sup>2</sup>

**95%**

of Canadians who make it to the hospital after a heart attack will survive<sup>3</sup>

The average cost for oral cancer medication is

**\$6,000/month**<sup>4</sup>



## The risk of disability is real

More than **6.2 million** Canadians have a disability that limits their daily activities.<sup>5</sup> Yet many Canadians may have little or inadequate coverage through workplace benefits to protect their income.

**85%**<sup>6</sup>

of Canadian adults will experience back pain at some point in their life

**1 in 5**<sup>7</sup>

are living with arthritis

**Half a million**

Canadians are unable to work owing to mental health issues in any given week<sup>8</sup>

**2.3 million**<sup>9</sup>

have diabetes



## What's your risk?

Use [this calculator](#) to understand the relative risks of various life events. You can calculate your risk, your partner's risk, or both.

<sup>1</sup> Canadian Cancer Society, Canadian Cancer Statistics, 2017

<sup>2</sup> Government of Canada, "At-a-glance: How Healthy Are Canadians?" 2018

<sup>3</sup> The Heart and Stroke Foundation of Canada, 2015 Report on the Health of Canadians

<sup>4</sup> Canadian Cancer Survivor Network, June 2018

<sup>5</sup> Statistics Canada, Canadian Survey on Disability, 2017

<sup>6</sup> Canadian Chiropractic Association, 2018

<sup>7</sup> Statistics Canada Health Fact Sheets, Chronic Conditions, 2017

<sup>8</sup> Centre for Addiction and Mental Health (CAMH), Facts and Statistics, 2017

<sup>9</sup> Statistics Canada Health Fact Sheets, Diabetes, 2017

# A one-of-a-kind, three-in-one solution

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



## Your disability 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 (or 180 days if your income is less than \$15,000)
- Synergy payments are waived if you are on a claim for disability



## Your critical illness protection

- Critical illness insurance to age 65 for 24 defined conditions
- **Early Intervention Benefit** provides coverage for six conditions including coronary angioplasty and common types of early stage cancer
- **Recovery Benefit** provides fast access to a portion of your benefit so you can get started on your recovery sooner
- You and your eligible family members have access have access to Health Service Navigator®



## Your life protection

- Term life insurance to age 65

## With Synergy's 3-in-1 design, there's only:

- **One** application
- **One** underwriting process
- **One** amount to pay
- **One** plan to manage

\* Available provided you have not received a critical illness covered condition benefit and is limited to your remaining amount of insurance. Also subject to Manulife's minimum limits for the product you choose.

# How does your Synergy solution work?

What makes Synergy so different? 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

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

### 2) Your critical illness protection

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

- can be paid more than once but not in connection with a covered condition claim
- first Early Intervention Benefit does not reduce future benefit amounts payable

### 3) Your life protection

Your life insurance death benefit is 100% of your available amount of insurance.



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

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 strong protection at an affordable price.

### **What is the Early Intervention Benefit?**

If you are diagnosed with an Early Intervention condition\*, you may qualify for an Early Intervention Benefit to receive 6.25% of your Synergy amount of insurance.

Your first Early Intervention Benefit payment will not reduce your available amount of insurance. Plus, the Early Intervention Benefit remains available even if you've claimed a covered condition benefit.\*\*

### **What is the Recovery Benefit?**

If you are diagnosed with a covered critical illness condition, you may qualify for the Recovery Benefit which gives you faster access to a portion of the critical illness benefit.\*\*\*

\* Early Intervention conditions include: chronic lymphocytic leukemia (CLL) Rai stage 0, coronary angioplasty, ductal carcinoma in situ of the breast, papillary or follicular thyroid cancer stage T1, stage A (T1a or T1b) prostate cancer and stage 1 malignant melanoma.

\*\* If the available amount of insurance is less than the Early Intervention Benefit, the lesser amount will be paid.

\*\*\* Your Recovery Benefit is 10% of the covered condition benefit amount up to a maximum of \$10,000. If the available amount of insurance is less than the Recovery Benefit, the lesser amount will be paid.



# Your Synergy critical illness policy covers 24 conditions:

- Aortic surgery
  - Aplastic anemia
  - Bacterial meningitis
  - Benign brain tumour
  - Blindness
  - Cancer (life-threatening)
  - Coma
  - Coronary artery bypass surgery
  - Deafness
  - Dementia, including Alzheimer's disease
  - Heart attack
  - Heart valve replacement or repair
  - Kidney failure
  - Loss of limbs
  - Loss of speech
  - Major organ failure (on waiting list)
  - Major organ transplant
  - Motor neuron disease
  - Multiple sclerosis
  - Occupational HIV infection
  - Paralysis
  - Parkinson's disease and specified atypical parkinsonian disorders
  - Severe burns
  - Stroke
- Early Intervention conditions:**
- Chronic lymphocytic leukemia (CLL)  
Rai stage 0
  - Coronary angioplasty
  - Ductal carcinoma in situ of the breast
  - Papillary or follicular thyroid cancer stage T1
  - Stage A (T1a or T1b) prostate cancer
  - Stage 1 malignant melanoma



# Customize your Synergy protection

## Customize your Synergy protection by adding these available riders:

- Term Insurance rider provides additional term life insurance protection (10-year Renewable to age 65).
- Children's Protection rider (life) and the Children's Protection rider (critical illness) provide additional coverage for your children, up to age 25.

## Customize your solution

If you want to increase your life insurance protection, you can apply for a Term Insurance rider\* up to age 55.

## Additional Synergy benefits

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

### Disability waiver

Premiums are waived if you are on claim for disability.

### Health Service Navigator®

Health Service Navigator is an integrated health information and online resource centre offering access for you and your 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 critical illness claim to use it – it's available right away.

## Coverage into the future

Synergy coverage expires at age 65. But we want to make sure you have an option to protect your loved ones 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.



**Tip:** Here's who qualifies as an 'eligible family member' for Health Service Navigator:

- 1) The legal spouse or person living with the insured person in a role like that of a marriage partner.
- 2) The insured person's natural or adopted child or stepchild (stepchild must be living with the insured person) who is:
  - unmarried, not employed full-time, and not yet 21 years old (or, if a full-time student at an accredited school, college or university, is under 25 years old).

\* Subject to underwriting requirements and based on attained age.

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



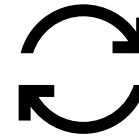
# Paying for Synergy

The Synergy guaranteed premium cost structure allows you to choose from two cost options:



## 10-year Renewable to age 65

Your premium renews on every 10<sup>th</sup> anniversary of your Synergy solution.



## Level cost to age 65

Your premium remains the same for the life of the policy.

You can switch your cost option from 10-year Renewable to Level after the second Synergy solution anniversary.\*

\*Assumes no benefits have been paid and the attained age of the insured is 50 years or younger.

# A Synergy example – meet Claire

Claire, age 32, has decided to purchase her first house. Claire decides to purchase \$250,000 of Synergy.

Here's a look at Claire's available benefits on the effective date of the policy, prior to the processing of any claims.

## Synergy available amount of insurance = \$250,000

| Disability benefit                             | Critical illness benefit  | Life insurance benefit    |
|--|---|---------------------------|
| Available monthly disability benefit = \$1,250 | Available critical illness benefit = \$62,500<br>(prior to any available Recovery Benefits) | Death benefit = \$250,000 |

Nine years later Claire is injured and unable to work. She claims a monthly benefit on her disability insurance policy. Over the course of her time off work, Claire receives \$15,000. During this time, the premium for her Synergy protection is waived.

Claire's available amount of insurance is now \$235,000.

## Synergy available amount of insurance = \$235,000

| Disability benefit                             | Critical illness benefit  | Life insurance benefit    |
|--|---|---------------------------|
| Available monthly disability benefit = \$1,250 | Available critical illness benefit = \$62,500<br>(prior to any available Recovery Benefits) | Death benefit = \$235,000 |

At age 45, Claire is diagnosed with a covered critical illness. Claire meets the requirements for the recovery benefit and receives \$6,250 to help deal with the early stages of treatment and care. The remainder of her covered condition benefit, \$56,250, is paid out once the claim is approved.

## Synergy available amount of insurance = \$172,500

| Disability benefit                             | Critical illness benefit   | Life insurance benefit    |
|--|--|---------------------------|
| Available monthly disability benefit = \$1,250 | Available critical illness benefit = \$0.00<br>Early Intervention Benefit remains available. | Death benefit = \$172,500 |

Example is for illustration purposes only.

## Claire overcomes her illness. Moving forward, Claire's benefits still allow her to:

- Submit another disability claim
- Submit an Early Intervention Benefit claim
- Provide a life insurance death benefit to her beneficiary with the available amount of insurance should she pass away before age 65

## Synergy pool of money

The Synergy pool of money provides unique benefits different than owning three stand-alone products. By pooling the available amount of insurance, Synergy provides solid protection from three risk areas at an affordable price.

## Disability waiver

If you're approved for a monthly disability benefit, we will waive your Synergy premiums as well as the premiums for any rider coverages month by month.



# During difficult times, claims are made easy

To claim a benefit, you or a person entitled to make the claim should contact your advisor or contact us directly at **1 866-575-0684**. We will provide information about which documents we need to process the claim.



## **A life insurance claim closes all other claims**

When we receive a death claim on your Synergy life insurance policy, we stop processing any other claims and monthly benefits and process the death claim immediately.

For more information about Synergy, visit  
**Manulife.ca** or speak to your financial advisor.

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To speak with a Manulife representative, contact 1-888-626-8543