

About the Care Benefit

The monthly Care Benefit is yours to use however you want, whether you're being cared for at home or in a long term care facility. With LivingCare, your monthly benefit doesn't depend on the actual costs of care – you don't have to report how you're spending the money. You just receive your benefit and choose how and when to spend it – you can even use it to pay a family member or friend who's helping care for you.

Building peace of mind

It's your choice how you want to live your life. We've designed LivingCare to give you as many choices as possible:

- Shared Coverage for couples – allows either you and/or your spouse or common-law partner to share coverage.
- Two optional riders; the Inflation Protection Rider which helps protect the purchasing power of your benefits and a Return of Premium on Death Rider which can refund a portion of your eligible premiums.
- Care where you choose – if you're able, you can stay in your own home or, if you're in a facility, we'll double your benefit to help cover the generally higher cost of this more formal type of care.
- Care Support Services – an extra benefit to help you and your loved ones navigate the long term care delivery system in your local area.

With you every step of the way

Manulife is the company you can trust for your long term care insurance needs. As one of North America's leading insurance companies, we offer global strength, stability, and experience. You can depend on us to stand behind our products and our services ... every step of the way.



This brochure provides a high level description of LivingCare long term care insurance. Visit www.manulife.ca to see a sample contract that provides complete details.

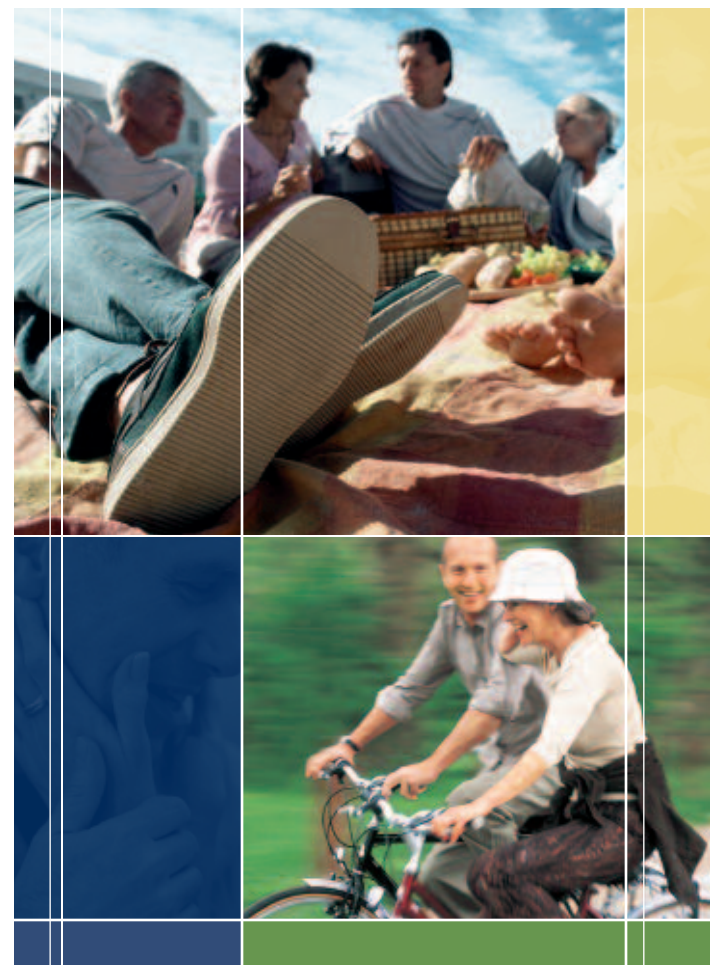
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Live *all* your life ...
your way





What is LivingCare?

The term “Living Benefits” insurance may be a new term for you. While life insurance pays a benefit to your beneficiary when you die, Living Benefits insurance – like LivingCare long term care insurance – pays a benefit to you while you’re still alive. In the case of LivingCare, it provides a benefit that helps you pay for home or facility care if you’re unable to care for yourself.

LivingCare provides a monthly Care Benefit if you become functionally dependent and satisfy a waiting period. Functional dependence means that you require substantial assistance with two of six Activities of Daily Living or substantial supervision because of cognitive impairment, such as Alzheimer’s disease. The six Activities of Daily Living are:

- Bathing
- Eating
- Dressing
- Toileting
- Transferring
- Maintaining continence

Your advisor can provide you with more details on what we mean by functional dependence, the Activities of Daily Living and cognitive impairment.

“And in the end, it’s not the years in your life that count. It’s the life in your years.”

Abraham Lincoln

Nobody wants to get old. But, as the saying goes, it’s better than the alternative. The good news is that you have choices about how you want to age. And by making the right choice now, you can significantly improve the quality of your later years.

Have you thought about what your future will be like if you’re not able to take care of yourself? Have you planned for long term care such as nursing care or home care services?

Putting a plan in place to deal with this possibility is a life choice that makes sense. Our government programs for long term care are not as comprehensive as programs for health care. And Canadians have told us that they don’t want to be a burden on their families and, overwhelmingly, they want to do the responsible thing.¹

Manulife has the solution. LivingCare long term care insurance.

A LivingCare policy helps you pay for long term care and services, which means you may not have to rely on your family for financial help or hands-on care – or both. It gives you and those you care about the opportunity to spend quality time together.

¹ Manulife Financial commissioned a survey on long term care. The survey was conducted by Market Probe Canada with 1,008 Canadians aged 35 to 75 years between May 4 and 27, 2007. The results have a margin of error of +/- 3.1 per cent, 19 times out of 20.