ALUMNI LIFE AND ACCIDENT

Regardless of your life stage, chances are you have people who depend on you. How would they cope if something happened to you? While nothing can ever replace you in their hearts, our insurance plans provide your loved ones with financial protection to help them go on with their lives.

Young and Single?
No cares in this world? The truth is that you may have dependents and not even know it. Life insurance can help protect those closest to you whether it is aging parents, siblings, etc.

Married?
If the unthinkable were to happen to you, the last thing your spouse should worry about is debt. Life insurance offers financial support to the one you love most.

New Baby?
Most families rely on two incomes, and a new addition to the family is even more reason to plan for the unexpected. Life insurance can help your family cope with future living costs such as tuition.

New House?
Life insurance is a cost-effective alternative to mortgage insurance. You can choose your own beneficiary and your coverage amount does not decrease as you pay off your mortgage. Life insurance can help your family keep the dream home you worked hard for.

No matter what your situation is, Alumni Life and Accident Insurance Plans are an affordable way to protect the important people in your life.

Apply now and you can rest easy knowing there are some things in life you can be certain about.
TERM LIFE INSURANCE
FOR YOU AND YOUR SPOUSE

OVERVIEW
Term Life Insurance offers your dependents financial protection should the unexpected come your way. Alumni Members and their spouses can each purchase $35,000 to $770,000 of valuable protection.

- 10% Savings. Get a 10% reduction on premiums for coverage amounts of $280,000 or more.
- No Medical Exam. Medical exams are not normally required for coverage of up to $250,000, if you are age 55 or under.
- Living Benefit. Pays you 50% of your Term Life benefit amount (to a maximum of $100,000) if, after 2 years of continuous coverage, you are under age 83 and diagnosed with a terminal illness with a life expectancy of 12 months or less.
- Premiums Waived. Your coverage continues at no charge to you if you, the Member, become totally disabled before age 65 and remain disabled for at least 90 consecutive days.

ELIGIBILITY
Alumni are eligible to apply for Member Term Life insurance. You may only apply for coverage for your spouse if you are applying for yourself or if you are already covered. At the time of application, you (and your spouse, if to be insured) must be resident in Canada and between 18 and 70 years of age.

BENEFITS
Maximum benefit is 22 units. The value of 1 unit is $35,000.

BENEFICIARY
You may elect any person(s), trust or institution (including your alma mater) as your beneficiary. You will be named the beneficiary of your Spouse Term Life coverage unless another beneficiary is named.

LIMITATIONS AND EXCLUSIONS
Suicide is not covered if it occurs within two years of the effective date of coverage, or the date of any increase in coverage.

LIFE & ACCIDENT INSURANCE
FOR YOUR CHILDREN

OVERVIEW
If anything were to happen to your children, expenses should be the last thing on your mind. Financial protection gives you one less thing to worry about.

- Two coverages in one. Child Life & Accident Insurance combines Major Impairment coverage with Life Insurance coverage. Coverage starts at $25,000 for Major Impairment plus $5,000 in Life benefits – and goes up to $100,000 for Major Impairment plus $20,000 in Life benefits.
- Each additional child covered at no additional cost. One single monthly premium covers all your eligible children, no matter how many, for the full benefit amount. Newborn children become eligible for coverage automatically upon reaching 15 days of age, also at no additional cost.

ELIGIBILITY
Insured Members are eligible to apply for coverage for any of their children who are unmarried, dependent on the Member for support, over 14 days and under 21 years of age (or under 25 if in full-time attendance at an accredited educational institution). Once Child Life and Accident coverage is in force, newborn children become insured automatically upon reaching 15 days of age.

BENEFITS
Maximum benefit is 4 units. The value of 1 unit is $25,000 in Major Impairment benefits plus $5,000 in Life benefits for each eligible child, regardless of how many children you have.

BENEFICIARY
The insured Member (or, if deceased, the estate of the insured Member) is the beneficiary unless Manulife Financial receives written notice from the Member appointing a different beneficiary.

LIMITATIONS AND EXCLUSIONS
Suicide is not covered if it occurs within two years of the effective date of coverage, or the date of any increase in coverage. Any Major Impairment loss must be caused by purely accidental means and must occur within three months of the accident, and the insured child who suffers the Major Impairment must survive the loss for at least 30 days. Benefits are not payable for injuries resulting from war or from any act of insurrection.

MONTHLY PREMIUM1 PER $35,000 UNIT OF COVERAGE

<table>
<thead>
<tr>
<th>Age</th>
<th>Non-Smoker Male</th>
<th>Non-Smoker Female</th>
<th>Smoker Male</th>
<th>Smoker Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 29</td>
<td>$2.45</td>
<td>$1.75</td>
<td>$3.50</td>
<td>$2.75</td>
</tr>
<tr>
<td>30 to 34</td>
<td>$2.55</td>
<td>$2.00</td>
<td>$4.35</td>
<td>$3.25</td>
</tr>
<tr>
<td>35 to 39</td>
<td>$3.25</td>
<td>$2.40</td>
<td>$5.95</td>
<td>$4.10</td>
</tr>
<tr>
<td>40 to 44</td>
<td>$4.90</td>
<td>$3.80</td>
<td>$9.75</td>
<td>$6.80</td>
</tr>
<tr>
<td>45 to 49</td>
<td>$7.50</td>
<td>$5.45</td>
<td>$14.75</td>
<td>$9.85</td>
</tr>
<tr>
<td>50 to 54</td>
<td>$11.25</td>
<td>$8.00</td>
<td>$21.75</td>
<td>$14.10</td>
</tr>
<tr>
<td>55 to 60</td>
<td>$18.50</td>
<td>$13.00</td>
<td>$32.50</td>
<td>$22.50</td>
</tr>
<tr>
<td>61 to 64</td>
<td>$25.90</td>
<td>$18.45</td>
<td>$53.65</td>
<td>$33.30</td>
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<tr>
<td>65 to 69</td>
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<td>$28.78</td>
<td>$93.90</td>
<td>$49.95</td>
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<td>70 to 74</td>
<td>$78.40</td>
<td>$55.25</td>
<td>$167.15</td>
<td>$92.40</td>
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<tr>
<td>75 to 79</td>
<td>$142.70</td>
<td>$101.10</td>
<td>$259.10</td>
<td>$158.95</td>
</tr>
<tr>
<td>80 to 84</td>
<td>$251.15</td>
<td>$176.95</td>
<td>$357.55</td>
<td>$254.30</td>
</tr>
<tr>
<td>85</td>
<td>Coverage ends</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 Premium rates are not guaranteed and could change on any Policy Anniversary date. Premiums increase with age as you move into a new premium age band.
2 Non-smoker rates are available to people who have not smoked cigarettes in the past 12 months and who meet Manulife Financial’s health standards.
3 Age means the age reached on or immediately before the Policy Anniversary date.
4 Rates for ages 71 and up are for renewal only.

LIFE & ACCIDENT INSURANCE
FOR YOUR CHILDREN

OVERVIEW
If anything were to happen to your children, expenses should be the last thing on your mind. Financial protection gives you one less thing to worry about.

- Two coverages in one. Child Life & Accident Insurance combines Major Impairment coverage with Life Insurance coverage. Coverage starts at $25,000 for Major Impairment plus $5,000 in Life benefits – and goes up to $100,000 for Major Impairment plus $20,000 in Life benefits.
- Each additional child covered at no additional cost. One single monthly premium covers all your eligible children, no matter how many, for the full benefit amount. Newborn children become eligible for coverage automatically upon reaching 15 days of age, also at no additional cost.

ELIGIBILITY
Insured Members are eligible to apply for coverage for any of their children who are unmarried, dependent on the Member for support, over 14 days and under 21 years of age (or under 25 if in full-time attendance at an accredited educational institution). Once Child Life and Accident coverage is in force, newborn children become insured automatically upon reaching 15 days of age.

BENEFITS
Maximum benefit is 4 units. The value of 1 unit is $25,000 in Major Impairment benefits plus $5,000 in Life benefits for each eligible child, regardless of how many children you have.

BENEFICIARY
The insured Member (or, if deceased, the estate of the insured Member) is the beneficiary unless Manulife Financial receives written notice from the Member appointing a different beneficiary.

LIMITATIONS AND EXCLUSIONS
Suicide is not covered if it occurs within two years of the effective date of coverage, or the date of any increase in coverage. Any Major Impairment loss must be caused by purely accidental means and must occur within three months of the accident, and the insured child who suffers the Major Impairment must survive the loss for at least 30 days. Benefits are not payable for injuries resulting from war or from any act of insurrection.

<table>
<thead>
<tr>
<th>Losses covered by the Major Impairment benefit</th>
<th>Amount payable* per unit of coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Severe brain damage</td>
<td>$25,000</td>
</tr>
<tr>
<td>Total and permanent paralysis or loss of use of two limbs</td>
<td>$25,000</td>
</tr>
<tr>
<td>Total and permanent loss of sight, speech or hearing</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

Life Insurance benefit

| Death by any cause | $5,000 |

Monthly premium per coverage of $25,000 in Major Impairment benefits plus $5,000 in Life Insurance benefits

| Covers all eligible children | $1.50 |

* If an accident results in more than one covered loss, the total benefit amount payable is subject to a maximum of $25,000 per unit purchased.
RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.
MAJOR ACCIDENT PROTECTION
FOR YOU AND YOUR SPOUSE

OVERVIEW
Accidents happen. If they do, financial relief can help take your mind off the immediate costs of an injury – so you can cope better during a very trying time.

• Two coverages in one. Major Accident Protection combines Major Impairment coverage with Accidental Death coverage. Coverage starts at $50,000 for Major Impairment plus $10,000 for Accidental Death – and goes up to $300,000 for Major Impairment plus $60,000 for Accidental Death.

ELIGIBILITY
To be eligible, the Member must be applying for or already covered by Alumni Term Life Insurance to apply for Major Accident Protection. All applicants must be resident in Canada and at least 18 but under 61 years of age.

BENEFITS
Maximum benefit is 6 units. The value of 1 unit is $50,000 in Major Impairment benefits plus $10,000 in Accidental Death benefits.

BENEFICIARY
Benefits will be paid to the insured Member, if living. Otherwise, benefits will be paid to the beneficiary appointed by the Member. If no beneficiary is elected, benefits will be paid to the estate of the insured Member.

LIMITATIONS AND EXCLUSIONS
Any loss must be caused by purely accidental means and must occur within three months of the accident. Benefits are not payable for self-inflicted injury, voluntary involvement in a criminal offence, insurrection or war, or flying except as a passenger with no flight duties.

<table>
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</tr>
<tr>
<td>Total and permanent loss of sight, speech or hearing</td>
<td>$50,000</td>
</tr>
<tr>
<td>Loss of use of one arm, one leg, one hand or one foot</td>
<td>$25,000</td>
</tr>
</tbody>
</table>

Accidental Death benefit

| Loss of life | $10,000 |

Monthly premium per coverage of $50,000 in Major Impairment benefits plus $10,000 in Accidental Death benefits

All ages up to Age 69 $1.50

* If an accident results in more than one covered loss, the total benefit amount payable is subject to a maximum of $50,000 per unit purchased.

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Enjoy a combination of great rates and outstanding benefits
With comprehensive coverage and generous benefits, the Alumni Insurance Plans can provide you and your spouse with the security that comes from knowing that your family is financially protected, no matter what the future brings. And our rates make it easier for you to fit the coverage amounts you need into your budget.

For more information, visit: manulife.com/infoalumni
or call us toll-free at 1 888 913-6333
8 a.m. to 8 p.m. ET, Monday to Friday.

NOTICE ON EXCHANGE OF INFORMATION
Information regarding your insurability will be treated as confidential. The Insurer or its reinsurers may, however, make a brief report on it to MIB, Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies which operates an insurance information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 416-597-0590. If you question the accuracy of the information in MIB’s file, you may contact MIB and seek a correction. The address of MIB’s information office is: 330 University Avenue, Suite 501, Toronto, Ontario M5G 1R7.

NOTICE ON PRIVACY AND CONFIDENTIALITY
The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a ‘financial services file’ from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to Privacy Officer, Manulife, P.O. Box 1602, Del. Stn 500-A, Waterloo, ON, N2J 4C6.

PLEASE NOTE
This brochure is not a contract, but only an outline of the coverage, designed to explain the benefits and conditions of the insurance plan. The insurance policy, which you will receive when you join the insurance plan, will govern as to the specific details. Please read it carefully.