



# Family Life

## TERM LIFE INSURANCE PROTECTION FOR THE MEMBERS OF YOUR FAMILY

If yours is a two-income family, it could be difficult financially for your family to carry on if your spouse (including a person with whom you have been in a common-law relationship for at least two years) died prematurely. The repayment of current debts and mortgages, and the costs of childcare and other everyday living expenses may be too much to handle on your income alone.

Family Life Insurance provides funds that, in the event of the death of your spouse, can be used to meet your spouse's outstanding financial obligations and funeral expenses, the costs of ongoing care of children, and other expenses. Coverage is also available for your dependent children and non-dependent adult children and their spouses.

### GAIN THESE ADVANTAGES

Lump sum benefits

Economical premiums — including low *AdvantEdge* rates

Coverage available at higher ages

Comprehensive coverage for your spouse

One premium covers all dependent children

Student Term Life coverage

Coverage for non-dependent adult children and their spouses

*The Family Life Insurance plan is underwritten by The Manufacturers Life Insurance Company (Manulife).*

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If you have questions about the plan, or would like to obtain no-cost insurance advice\* from a licensed professional, please contact CDSPI Advisory Services Inc. at:

**1.800.561.9401** or **cdspi.com**

\* Restrictions may apply to advisory services in certain jurisdictions.

# How Family Life Insurance Provides Added Protection

A lump sum of up to \$1-million is payable to the beneficiary in the event of your spouse's death. Coverage for dependent children is available (see premium table for coverage limits). Your non-dependent adult children and their spouses can also apply to obtain coverage of up to \$1-million, and in the event of their death, the benefit is payable to their named beneficiaries.

## RECEIVE ADVANCED FUNDS IN THE CASE OF TERMINAL ILLNESS

A terminally ill person who has a prognosis of death within 12 months and who has coverage that has been in effect for at least two years may apply for an advance of up to 50 per cent of the sum insured to a maximum of \$100,000. The insured must submit medical evidence to the insurer to support the application. Payment is subject to approval by the insurer. At time of death, the amount paid will be the face amount less the amount previously advanced.

## COVERAGE OF DEPENDENT CHILDREN AVAILABLE

All of your dependent children who meet the following criteria can be insured for one additional annual premium. Children 15 days of age and over and under 21 years old who are unmarried (or unmarried children under 25 if they are attending school full time) are insured for \$15,000 each. Children under 15 days of age are insured for \$1,000 each.

## ENHANCED COVERAGE FOR DEPENDENT CHILDREN IN POST-SECONDARY STUDIES

If you are covered with \$100,000 or more of Basic Life Insurance, your dependent children who are enrolled in a post-secondary institution can apply for Student Term Life coverage. They can choose coverage amounts from \$5,000 up to a maximum of \$50,000. No medical evidence is required to apply. However, no benefit will be paid for death arising from a pre-existing condition<sup>†</sup> during the 12-month period immediately following the effective date or date of last reinstatement of coverage.

## COVERAGE FOR NON-DEPENDENT ADULT CHILDREN AND THEIR SPOUSES

Your dependent children who are covered under your Family Life Insurance may apply for \$50,000 of coverage within 31 days of the termination of their coverage as dependent children *without providing evidence of good health*. All your eligible (see last page) non-dependent adult children and their spouses may apply for up to \$1-million of coverage, with medical underwriting.

## RECEIVE PREMIUM REDUCTIONS ON HIGHER COVERAGE LEVELS

You can save when you buy higher coverage amounts.

Coverage Amount		Premium Reduction Benefit (%) by Rate Category	
From	To	AdvantEdge*	HealthEdge* and Basic
\$ 500,000	\$ 975,000	15%	5%
\$1,000,000	N/A	25%	10%

\* includes "Special" rate categories

## CONVERT TO TERM 100 LIFE – NO MEDICAL EVIDENCE REQUIRED

All or part of the coverage on your spouse or non-dependent adult children and their spouses who are age 55 or younger may be converted to Term 100 Life coverage *without providing evidence of good health*, provided that the insured person is not suffering from a disability at the time of the conversion application. Term 100 Life Insurance offers coverage for the insured person's entire life, which makes it ideal for estate planning. Premiums remain the same year after year — and are guaranteed not to increase. No premiums are payable after age 100.

<sup>†</sup> Pre-existing condition means: injury, sickness or physical condition whether diagnosed or not, for which symptoms first occurred, or for which medical treatment was recommended, required, obtained or for which drugs were prescribed and/or taken within the 12-month period immediately prior to the effective date of coverage.

## Option<sup>††</sup>

### WAIVER OF PREMIUM OPTION:

**Pay no premiums when totally disabled for six months or more**

If your spouse or non-dependent adult child or their spouse are insured and they become totally disabled for six continuous months or more, premiums are waived for the duration of the total disability. In addition, premiums paid during the first six months of total disability will be returned. The total disability must commence before the policy anniversary date (January 1) following the 65th birthday of your spouse or adult child or their spouse. Your spouse, non-dependent adult child or their spouse is considered totally disabled when, as a result of sickness or injury, he or she is unable to engage in any gainful occupation for which he or she is reasonably qualified or may reasonably become qualified, is not gainfully employed in any occupation and is under the regular care of a doctor.

<sup>††</sup> The person to be insured must be under age 65 to apply for the Waiver of Premium Option.

## Annual Premium Rates and Insurance Limits



### PAY LOWER PREMIUMS WITH ADVANTEDGE RATES

Individuals who are in excellent health, under age 65 and who maintain healthy lifestyles may receive special savings on Family Life Insurance with *AdvantEdge* premiums. The person applying will be considered for *AdvantEdge* rates at the time of application if he/she:

- Has not used any form of tobacco or tobacco cessation products in the past 12 months
- Has not used marijuana or any form of illicit drug, or been treated for or advised to reduce alcohol or drug usage in the past seven years
- Has not been declined for life insurance or offered coverage on a modified basis in the past five years
- Does not plan to and has not been advised to consult a physician or specialist or to have a diagnostic test or surgery performed (excluding routine physicals)
- Has not received treatment for cancer (except basal cell carcinoma), coronary artery disease, stroke, diabetes, lung, liver or kidney disorder, HIV infection, AIDS or any other significant medical disorder in the past five years.

The normal process of medical underwriting will determine if the person to be insured qualifies for low *AdvantEdge* rates. If the person to be insured qualifies, he/she will receive coverage under the *AdvantEdge* rate category for a 10-year period, after which he/she can reapply to continue *AdvantEdge* rates for another 10 years, and so on. If he/she does not reapply or no longer qualifies medically to receive coverage under the *AdvantEdge* rate category, he/she will be automatically covered under the *HealthEdge* rate category, which is also competitively priced. (If he/she was previously covered under *AdvantEdge Special* rates, he/she will receive *HealthEdge Special* rates.) The *AdvantEdge* premium rates adjust at five-year age-banded intervals. As the insured person moves into a different age group (e.g. from the 35-39 age group to the 40-44 age group), **his/her premiums are adjusted to the higher premium rate for that age group.** Rates are not guaranteed.

(Note that to be considered for *AdvantEdge Special* rates, the person to be insured must be in exceptionally good health and lead a low-risk lifestyle. For example, he/she must be of average weight and have specified\*\* blood pressure and cholesterol levels and have no family history of heart disorders.)

If you are a dentist whose spouse is a non-smoker with Family Life Insurance and you are currently paying premium rates for his/her coverage which are higher than *AdvantEdge* rates, you may apply to be considered for lower *AdvantEdge* and/or *AdvantEdge Special* rates for your spouse. For further details on applying, contact CDSPI Advisory Services Inc.

\*\* Within Manulife's set range.

## RATES FOR SPOUSAL COVERAGE AND NON-DEPENDENT ADULT CHILD AND SPOUSE COVERAGE

Provincial taxes are extra where applicable under provincial laws. Coverage is available in units of \$25,000. Minimum: \$50,000; except for *AdvantEdge Special* premium rates, which have a coverage minimum of \$100,000. Maximum: \$1,000,000 total coverage per life insured.

Receive premium reductions on higher levels of coverage (see previous page).

### ADVANTEDGE — Annual Premiums per \$25,000 of Sum Insured — Rates applicable during 10-year period after issue

AGE ON JANUARY 1	MALE NON-SMOKERS*				FEMALE NON-SMOKERS*			
	ADVANTEDGE RATES		ADVANTEDGE SPECIAL RATES		ADVANTEDGE RATES		ADVANTEDGE SPECIAL RATES	
	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium
Under 25	\$ 17.76	\$ 0.72	\$ 15.83	\$ 0.64	\$ 9.85	\$ 0.39	\$ 9.12	\$0.36
25 - 29	18.18	0.73	16.19	0.65	10.63	0.43	9.87	0.39
30 - 34	18.52	0.76	16.48	0.67	12.56	0.50	11.23	0.44
35 - 39	20.12	0.81	17.24	0.69	14.06	0.57	12.59	0.52
40 - 44	22.75	0.92	20.06	0.81	16.96	0.85	14.59	0.74
45 - 49	32.43	1.31	29.32	1.17	23.76	1.19	20.33	1.02
50 - 54	45.95	3.20	38.93	2.71	32.43	2.61	27.66	2.22
55 - 59	64.26	4.50	61.21	4.29	48.31	3.86	43.00	3.44
60 - 64	113.13	11.31	100.32	10.03	81.20	8.13	67.89	6.79
65 - 69	210.57	N/A	183.95	N/A	145.03	N/A	124.15	N/A
70 - 74	441.18	N/A	365.11	N/A	264.32	N/A	223.60	N/A
75 - 79	1,835.58	N/A	1,687.90	N/A	888.03	N/A	816.58	N/A
80 - 84	3,517.62	N/A	3,280.84	N/A	1,734.64	N/A	1,607.45	N/A

### HEALTHEDGE — Annual Premiums per \$25,000 of Sum Insured

AGE ON JANUARY 1	MALE NON-SMOKERS*				FEMALE NON-SMOKERS*			
	HEALTHEDGE RATES		HEALTHEDGE SPECIAL RATES		HEALTHEDGE RATES		HEALTHEDGE SPECIAL RATES	
	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium
Under 25	\$ 18.70	\$ 0.76	\$ 17.12	\$ 0.69	\$ 10.94	\$ 0.43	\$ 10.13	\$0.40
25 - 29	20.20	0.81	18.50	0.74	11.81	0.48	10.97	0.43
30 - 34	20.58	0.84	18.83	0.76	17.94	0.71	16.63	0.66
35 - 39	25.15	1.01	22.98	0.91	20.10	0.81	18.65	0.76
40 - 44	32.50	1.31	29.70	1.19	24.24	1.21	22.45	1.14
45 - 49	46.34	1.87	41.88	1.67	33.95	1.70	31.27	1.57
50 - 54	65.64	4.58	59.88	4.17	46.34	3.72	42.57	3.42
55 - 59	91.80	6.43	84.43	5.92	62.33	4.98	57.33	4.58
60 - 64	161.62	16.16	148.63	14.86	98.43	9.86	90.52	9.05
65 - 69	421.14	N/A	387.25	N/A	200.03	N/A	183.94	N/A
70 - 74	882.34	N/A	811.35	N/A	422.91	N/A	388.87	N/A
75 - 79	1,835.58	N/A	1,687.90	N/A	888.03	N/A	816.58	N/A
80 - 84	3,517.62	N/A	3,280.84	N/A	1,734.64	N/A	1,607.45	N/A

### BASIC — Annual Premiums per \$25,000 of Sum Insured

AGE ON JANUARY 1	MALE SMOKERS		MALE NON-SMOKERS*		FEMALE SMOKERS		FEMALE NON-SMOKERS*	
	BASIC RATES		BASIC RATES		BASIC RATES		BASIC RATES	
	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium	Life	Waiver of Premium
Under 25	\$ 26.26	\$ 1.06	\$ 19.67	\$ 0.79	\$ 13.14	\$ 0.54	\$ 11.28	\$ 0.45
25 - 29	29.86	1.19	21.26	0.86	14.94	0.61	12.16	0.48
30 - 34	32.84	1.31	21.89	0.89	25.25	1.01	18.70	0.76
35 - 39	41.46	1.67	27.05	1.09	32.08	1.29	20.93	0.84
40 - 44	58.62	2.35	34.96	1.39	40.62	2.05	25.53	1.29
45 - 49	94.96	3.82	55.81	2.25	70.29	3.52	38.12	1.92
50 - 54	148.70	10.42	82.02	5.74	104.51	8.37	53.86	4.30
55 - 59	187.54	13.12	105.53	7.39	123.07	9.86	71.66	5.74
60 - 64	297.07	29.70	185.76	18.58	173.74	17.39	113.14	11.33
65 - 69	701.25	N/A	484.08	N/A	318.75	N/A	229.93	N/A
70 - 74	1,408.28	N/A	1,014.19	N/A	651.99	N/A	486.10	N/A
75 - 79	2,815.92	N/A	2,109.86	N/A	1,309.71	N/A	1,020.73	N/A
80 - 84	4,591.41	N/A	4,043.24	N/A	2,135.51	N/A	1,993.82	N/A

\* You have not used any form of tobacco or tobacco cessation products in the past 12 months. Approval for non-smoker rates is dependent on your smoking status and overall health history.

Note: Full coverage may continue to age 85. However, for insured spouses and non-dependent adult children and their spouses whose premiums are being waived due to total disability, the total coverage amount will reduce on January 1st following their 70th, 75th and 80th birthdays as shown on the following table.

AGE	COVERAGE AMOUNT
70	50% of pre-70 coverage, to a maximum of \$200,000
75	50% of pre-75 coverage, to a maximum of \$100,000
80	50% of pre-80 coverage, to a maximum of \$50,000
85	Coverage terminates

## ANNUAL PREMIUM FOR DEPENDENT CHILD COVERAGE

Under 15 days old: \$1,000 of coverage per child  
 15 days of age or older: \$15,000 of coverage per child

\$19.10 covers all eligible dependent children in your family

(See "Eligibility for Dependent Child Coverage" below.)

## ANNUAL PREMIUM PER \$5,000 OF INSURANCE FOR STUDENT TERM LIFE COVERAGE

Maximum: \$50,000 total coverage per life insured

Male	\$6.04
Female	\$3.03

## Eligibility

### ELIGIBILITY FOR SPOUSAL COVERAGE

You are eligible to apply for Family Life Insurance for your spouse (including a person with whom you have been in a common-law relationship for at least two years) if:

- Your spouse is under age 65 and a resident in Canada
- You have Basic Life Insurance coverage (if you have applied for Basic Life coverage, but were denied coverage for medical reasons or your coverage was cancelled, your spouse may still qualify for Family Life coverage)
- You are a licensed dentist resident in Canada who is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible)

As the Quebec provincial association does not participate, Quebec dentists must be members of the CDA to apply for or increase coverage.

In order to qualify for coverage, evidence of good health must be provided. Coverage is subject to approval by the insurer.

### ELIGIBILITY FOR DEPENDENT CHILD COVERAGE

To apply for child coverage under Family Life Insurance, your spouse must be covered under the Family Life Insurance plan. Child coverage is available under Family Life Insurance without spousal coverage if you have Basic Life Insurance but do not have a spouse, or your spouse does not qualify medically for life insurance. Additionally, your dependent children may still qualify for Family Life coverage if you do not qualify medically for Basic Life Insurance.

Coverage for dependent children terminates upon the earlier of:

- 1) the date of their marriage; and
- 2) (i) their 25th birthday, if in full-time school attendance; or  
 (ii) their 21st birthday if not in full-time school attendance; or  
 (iii) the date between their 21st and 25th birthday when they cease to be in full-time school attendance.

(Adult, unmarried children of any age who are dependent on you due to mental or physical handicap continue to be covered by your Family Life Insurance.)

### ELIGIBILITY FOR STUDENT TERM LIFE COVERAGE

If you have \$100,000 or more of Basic Life Insurance, your dependent children who are enrolled in a post-secondary institution can apply for Student Term Life Coverage. Coverage terminates when they are no longer enrolled on a full-time basis, on the date of their marriage or on their 25th birthday (whichever comes first). (Please note that Student Term Life coverage cannot be converted.)

### ELIGIBILITY FOR COVERAGE FOR NON-DEPENDENT ADULT CHILDREN AND THEIR SPOUSES

To be eligible for adult coverage under Family Life Insurance, you must be:

- the non-dependent adult child of an eligible dentist or the spouse of a non-dependent adult child of an eligible dentist
- no longer covered as a dependent child under the Family Life Insurance Plan
- 18 years of age or older if married, and 21 years of age or older if unmarried (non-dependent children only)
- under age 65 and resident in Canada

This information is presented for your general guidance. Precise details, terms and conditions (including restrictions and exclusions) are set out in the insurance contract for this plan.

## Conditions and Limitations

Details, terms, conditions and exclusions are set out in the certificate booklet for the Family Life Insurance plan. Please note that suicide of the insured, while sane or insane, within two years of the effective date or date of last reinstatement is not covered.