

Focus On... Buy Young While You Still Can

In the world of insurance, people have different reasons for objecting to buy insurance. In fact, this may be an indication that they have some interest or would at least like more information. This is especially true with disability insurance, where clients may know very little about how to protect their income. With younger clients, here are some common objections and how you, as an advisor, may respond.

Client: "I'm in perfect health—so why do I need this coverage now?"

Advisor: "Exactly! Let's draw up the application today while that's still true."

The fact is that in most cases, insurance will not be purchased at the exact moment it is needed. And, it's too late to insure your house after it is burning to the ground! Similarly, it is important to buy disability insurance while you are still young and healthy enough to qualify. Applicants over 50 years old are more than twice as likely to be declined than applicants under 40. And, by purchasing disability insurance at a younger age, you can lock in a premium that can be significantly more affordable.

Client: "But my business is just starting to take off. My income right now is nothing compared to what it will be in ten years."

Advisor: "That's why we offer guaranteed insurability options. These options let you increase your coverage later on, without further medical questions or tests."

We offer 2 kinds of guaranteed insurability features – ACE (Automatic Coverage Enhancements) and AIR (Additional Insurance Rider). ACE is a built-in feature that provides small annual increases to your coverage automatically. This will

keep your income replacement benefit up-to-date with inflation. AIR is an optional rider that guarantees your right to purchase substantial amounts of extra coverage without medical underwriting. This is particularly useful when your income increases dramatically, for example, with the expansion of your business.

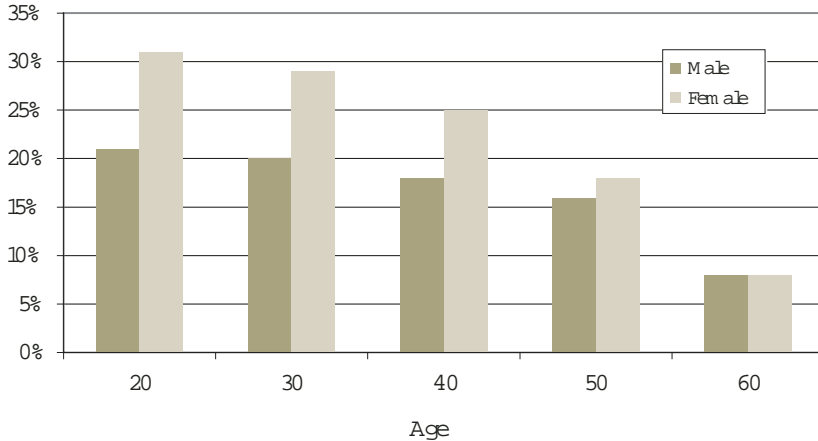
Client: "I really don't think I'll become sick in the next couple of years."

Advisor: "That's impossible to tell, since accident or sickness can strike at any time. But, even if that's the case, you can get a significant part of your money back with our Premium Refund Rider."

The chart at the back page shows the chances of experiencing a disability during your working years. For occupations involving manual work, the chances are even higher.

We offer 2 versions of the Premium Refund Rider – the 4-Back PRR and the 5-Back PRR. For example, the 4-Back PRR will refund 4 times the annual premium every 8 years if you have few or no claims. You can choose to pre-pay future premiums or just take the refund in cash. And, it is a tax-free benefit when your premiums have been paid with after tax dollars.

Probability of disability before age 65 that lasts 90 days or longer



Based on 1985 Commissioners Individual Table A, class 3A

The Facts

The following are some samples from our claim files.* You will notice that accident or sickness can strike at any time, even at younger ages.

Occupation	Date disabled	Nature of disability	Age when disabled	Total paid to date*
Marketing Consultant	2003	Major depression	34	139,486
Senior Executive	2000	Accident	30	120,523
Farmer	2005	Depression	26	18,253
Physician	2006	Accident	39	13,702
Construction	2003	Car accident	23	51,204
Chiropractor	2001	Multiple sclerosis	35	78,684
Production Manager	2005	Chronic back pain	36	61,269
Physical Therapist	2003	Accident	28	53,899
Dental Assistant	2003	Leukemia	34	73,658
Forest Engineer	2001	Car accident	23	85,779
Salesman	2000	Brain Tumour	28	39,454
Plumber	2000	Car accident	27	90,383
Manager	2005	Stroke	30	15,750
HR Associate	2002	Retinitis Pigmentosa	33	64,255
Repairman	2001	Electrical shock	31	160,553

* at June 6, 2006

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