



Who's taking care of your business while you're taking care of yourself?

Getting sick isn't something most of us think about much and Bob was no exception. Until he had a heart attack. Today, thanks to medical advances and healthy living, Bob is recovering and getting on with his life.

Unfortunately, that life doesn't include the **business** he had worked so hard to build. Although Bob survived his illness, his business didn't.

It would be a different story if he had included **Lifecheque**, Manulife's critical illness insurance, in his financial plans.

Getting better costs money

As Bob discovered, treating and coping with illness can mean significant and often unexpected costs. For the business owner, this can be especially difficult because the business that pays your everyday living expenses may be at risk if you can't work.

Lifecheque helps finance solutions that ensure your business can continue without you for a time. It provides a cash benefit if you're diagnosed with one of the conditions defined in your contract and you survive the waiting period.

So you can focus on what really matters ... *getting better.*

Significant impact on your business

Think about it. If you had a heart attack today and couldn't work for six months or a year, would your business continue to thrive without you?

This example shows how a cash benefit from a **Lifecheque** policy would have made the difference and allowed Bob to return to a financially sound business when he was back on his feet.

Before his heart attack, Bob had been taking a salary of \$120,000 a year from the business, which he needed to continue to do to pay his personal expenses. Because he wasn't able to work for six months, he was faced with additional business expenses that he hadn't planned for. Here's what happened to his financial picture.

Additional Business Expenses	6 Month Cost
Business manager to replace Bob	\$ 36,000
Salesperson to replace Bob	\$ 24,000
Reduced sales income (sales declined significantly without Bob's daily presence in the business)	\$ 120,000
Total additional business expenses	\$ 180,000

With Bob away, costs went up; sales revenues went down. The business didn't have the financial resources to continue and it collapsed leaving Bob's personal finances in chaos as well.

Bob could have bought a **Lifecheque** policy to cover these additional costs and let him recover in peace without the stress of worrying about his business and personal finances.

We can't promise you'll never need **Lifecheque**. But if you do, you have peace of mind knowing it will let you focus on what really matters ... *getting better.*



Coverage that fits your needs

With **Lifecheque** you can choose from five plans, with coverage amounts ranging from \$25,000 to \$2,000,000. Depending on the plan you choose, if you're diagnosed with any of the conditions defined in your contract and you survive the waiting period (30-days in most cases), you'll receive a Lifecheque benefit.*

And that's not all.

- Our Early Intervention Benefit provides 25% of your coverage (up to a maximum of \$50,000) for coronary angioplasty or for the early stages of prostate or breast cancer – the highest coverage available today for these conditions.
- The unique Recovery Benefit can help you get some money faster, without having to fulfil the waiting period. Money in your hands faster means your recovery can begin sooner.
- The Recovery Care Program takes care a step further by giving you access to a service that can help you find the best medical advice, care and services available anywhere in the world.

Note: The Recovery Care Program is a service currently provided by Best Doctors, Inc., a company that specializes in linking consumers to the best medical resources available. We cannot guarantee the availability of this service at the time of a claim.

** Your contract will provide details of the coverage available under the plan you choose. Restrictions may apply and some waiting periods are longer than 30 days. Your advisor can provide more details.*

Lifecheque. Because recovery will be your first priority.

For more information about Lifecheque, contact your advisor or visit www.manulife.ca

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With you every step of the way™