

Hidden Gems & Quick Issue Term (QIT)



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Important information

We've provided written material with this oral presentation to make it easier for you to take notes. Do not rely on the written material on its own because it may be incomplete or inaccurate without the additional context and information provided by the oral presentation.

Because of this, and also because the presentation is of a technical nature designed for insurance professionals, the written material should not be redistributed. We have provided client-friendly material about many of our products and concepts on our advisor website at www.manulife.com/repsource.

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If this presentation contains competitive information, we've made every effort to ensure its accuracy as of the date of the original oral presentation. We can't, however, guarantee the accuracy and, if you have any questions regarding this information, you should contact the competitor directly.

What We Will Discuss

1. Estate Bond – Joint Last to Die – Come on Man!
2. Unhealthy Husband, no problem
3. Limited Pay – What interest rate do I use?
4. Overfunding UL?
5. Perm for Younger clients?
6. Performax Gold – Strength in Guarantees
7. Quickest 10 Pay – Guaranteed
8. Guaranteed Long Term Care Rates?
9. Manulife Partial Conversions & combined coverage
10. Quick Issue Term

#1- Joint Last to Die - Estate Bond

- Male and Female age 65
- Both executives that have retired
- Large investment portfolio
 - Will need the money
- Would like to pass some funds to a child

Estate Bond (continued)

Estate Bond[®]

Manulife UL interest rate:	0.000%	Personal Marginal Tax Rate:	49.53%
Initial Death Benefit:	\$330,054	Assumed Life Expectancy (Year):	26
First Year Deposit:	\$6,000		

EXEMPT LIFE INSURANCE POLICY

Internal Rate of Return at life expectancy:
5.16% after tax

ALTERNATIVE INVESTMENT

Internal Rate of Return at life expectancy:
5.16% after tax

Annual Deposit	Accumulated Value	Before Tax Redemption Value	Net Estate Value	Year	Ages	Annual Deposit	Net Estate Value
6,000	0	0	330,054	1	66 66	6,000	6,310
6,000	0	0	330,054	2	67 67	6,000	12,945
6,000	0	0	330,054	3	68 68	6,000	19,923
6,000	0	0	330,054	4	69 69	6,000	27,260
6,000	1	1	330,055	5	70 70	6,000	34,977
6,000	1	1	330,055	6	71 71	6,000	43,091
6,000	1	1	330,055	7	72 72	6,000	51,625
6,000	1	1	330,055	8	73 73	6,000	60,598
6,000	1	1	330,055	9	74 74	6,000	70,035
6,000	1	1	330,055	10	75 75	6,000	79,959
6,000	1	1	330,055	11	76 76	6,000	90,395
6,000	1	1	330,055	12	77 77	6,000	101,370
6,000	2	2	330,056	13	78 78	6,000	112,911
6,000	2	2	330,056	14	79 79	6,000	125,047
6,000	2	2	330,056	15	80 80	6,000	137,810
6,000	2	2	330,056	16	81 81	6,000	151,231
6,000	2	2	330,056	17	82 82	6,000	165,345
6,000	2	2	330,056	18	83 83	6,000	180,188
6,000	2	2	330,056	19	84 84	6,000	195,796
6,000	2	2	330,056	20	85 85	6,000	212,210

**\$500 a
month –
Male and
Female 65**

Estate Bond (continued)

EXEMPT LIFE INSURANCE POLICY					ALTERNATIVE INVESTMENT				
Internal Rate of Return at life expectancy: 5.16% after tax					Internal Rate of Return at life expectancy: 5.16% after tax				
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6,000	1	1	330,055	10	75 75	6,000	79,959		
6,000	1	1	330,055	11	76 76	6,000	90,395		
6,000	1	1	330,055	12	77 77	6,000	101,370		
6,000	2	2	330,056	13	78 78	6,000	112,911		
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6,000	2	2	330,056	20	85 85	6,000	212,210		
6,000	3	3	330,057	21	86 86	6,000	229,470		
6,000	3	3	330,057	22	87 87	6,000	247,622		
6,000	3	3	330,057	23	88 88	6,000	266,710		
6,000	3	3	330,057	24	89 89	6,000	286,784		
6,000	3	3	330,057	25	90 90	6,000	307,893		
6,000	3	3	330,057	26	LE 91 91	6,000	330,092		
6,000	3	3	330,057	27	92 92	6,000	353,436		
6,000	3	3	330,057	28	93 93	6,000	377,985		
6,000	3	3	330,057	29	94 94	6,000	403,800		

Estate Bond (continued) - You need an alternative investment of what?

Document 1*

Product: Effective date: ..

Designed for: Advisor:

Client & insurance Deposits Concept details

Tax information

Marginal tax rate: %

Personal dividend rate: %

Life expectancy assumptions

Death at age: Calculated life expectancy (age):

Illustrate to life expectancy plus: years

Alternative investment

	Allocation	Rate of return	Pre-determined portfolio
Interest:	<input type="text" value="100"/> %	<input type="text" value="10.225"/> %	<input type="button" value="Growth"/>
Dividends:	<input type="text" value="0"/> %	<input type="text" value="6.000"/> %	<input type="button" value="Balanced"/>
Deferred capital gains:	<input type="text" value="0"/> %	<input type="text" value="6.000"/> %	<input type="button" value="Income"/>
Realized capital gains:	<input type="text" value="0"/> %	<input type="text" value="6.000"/> %	

Illustrate alternative investment assuming lump sum amount

1st year MINIMUM deposit: \$6,000.00

Target premium: \$5,999.88

1st year MAXIMUM deposit: \$20,763.06

Policy death benefit type: Face plus

Policy interest rate: 0.000%

Side account interest rate: 0.000%

Marginal tax rate: 49.53%

Client(s)

Client 1
Male, 65, HS 3

Client 2
Female, 65, HS 3

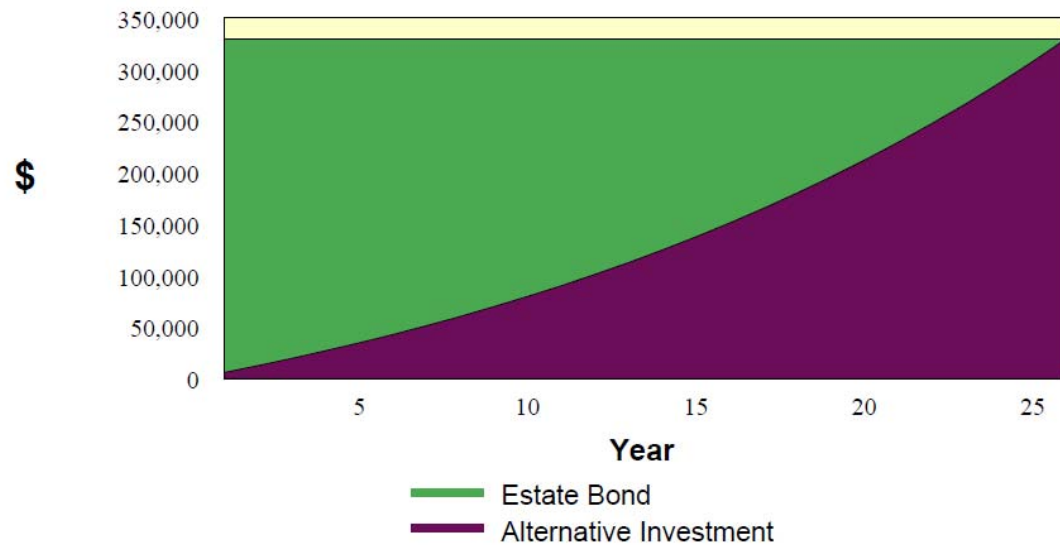
Joint last-to-die, Costs to Last Death, ESI
Level COI to age 100
\$330,054
Life expectancy: Year 26

Deposits:

10.255% to Equal.....really...!

Estate Bond®

Net Estate Values



#2 “Unhealthy” Husband, no problem

Manulife waives small, “nuisance” ratings:

- For issue ages and ESLA’s below age 70
- Individual ratings below 137%
- Joint ratings below 131%
 - Often permit a standard offer where one life is normally rated
 - For example consider Male 45, HS-3 rated 200% and Female, HS-3, standard
 - Joint first-to-die ESLA 33, rated 113% - not charged, issued as standard
 - Joint last-to-die ESLA 52, rated 130% - not charged, issued as standard

#3 - Manulife UL Limited Pay

- 50 Year old Female
- \$500,000 of Death Benefit
- No, not a business owner – High Net Worth client
- Already \$2M of permanent insurance in place
- All minimum funded
- Had a charitable side
- Retiring in 15 years

#3 (continued) Solution - Guaranteed 10 Pay

- \$500,000 Manulife UL 10 Pay
- **Run at... ZERO**
- \$13,831.73 annually
- Guaranteed Cash Value Year 20 \$136,001.35
- Thought process from client
 - “I pay for 10 years then wait 10 years... get all my money back.”

4) Interested in Overfunding UL?

Manulife UL – Level Client Investment Select (CIS)

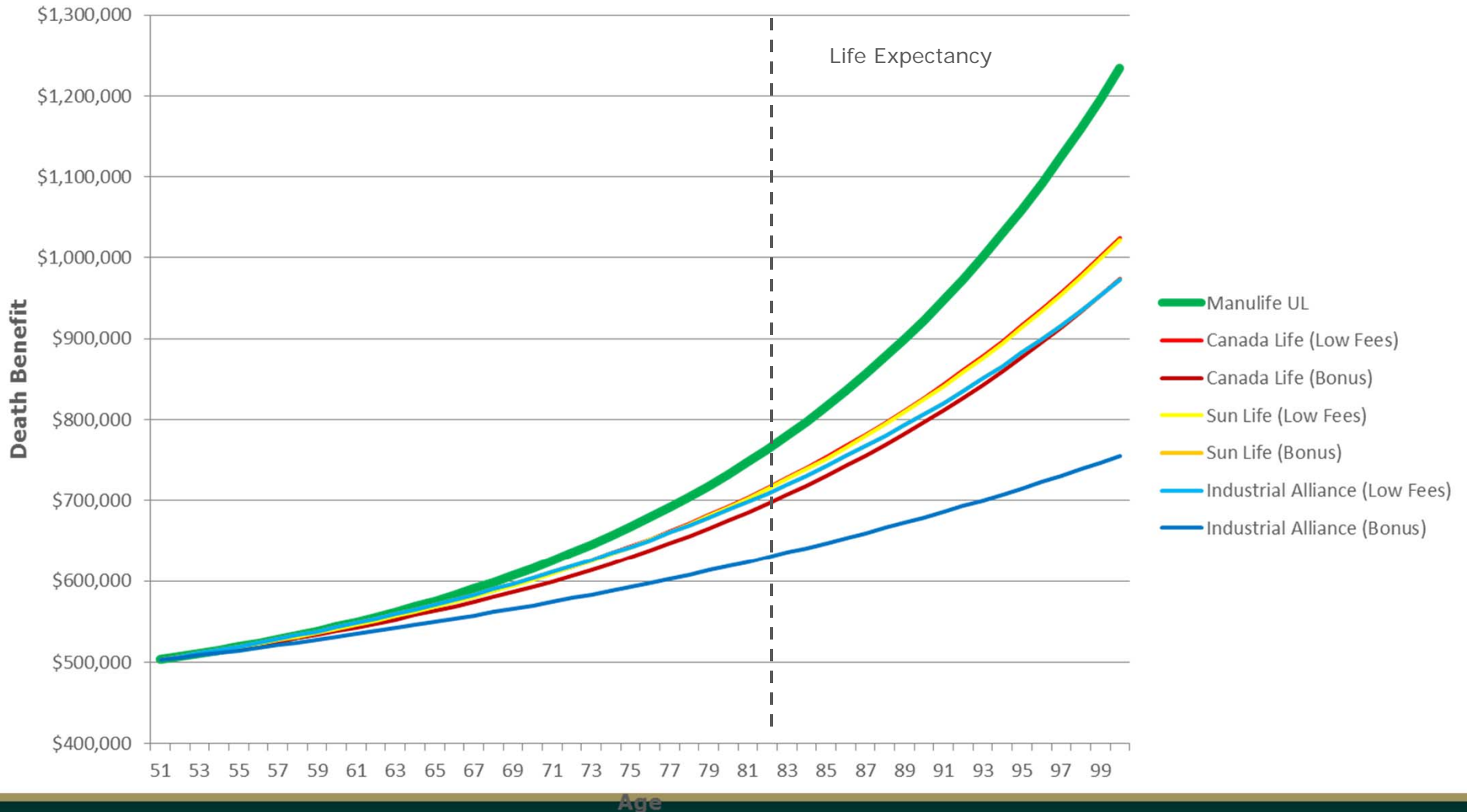
- Client Investment Select versions offer an investment portfolio with, on average, the lowest UL management fees in the industry.
- Highest GIA crediting formula (100% of the bond rate less 1% fee)
- Indexed account fees are very competitive.
- Managed accounts offer better-than-retail rates of return!
 - Bond fund managed accounts offer a 0.25%¹ annual rate enhancement, i.e. client earns 0.25% above retail performance.
 - **Equity and balanced fund managed accounts offer a 1% annual rate enhancement, i.e. clients earns 1% above retail performance.**

MANAGED ACCOUNT COMPARISON

Chart below compares Manulife UL 1% rate enhancement to competitors managed account fees

	Manulife UL	Canada Life low fees option	Canada Life bonus option	Sun Life low fees option	Sun Life bonus option	IA low fees option	IA bonus option
Fund return = 4%	4%	4%	4%	4%	4%	4%	4%
Management Fee impact on return	+1%	0	-1.5%	0	-1.0%	0	- 1.75%
Illustrated Rate =	5%	4%	2.5%	4%	3%	4%	2.25%

PERFORMANCE IMPACT - MANAGED ACCOUNTS



#5 - Should you be selling LCOI to young clients?

- Consider LCOI has seen exponential price increases in the last 5 years...most notably on younger clients
- Consider YRT has generally either not changed or gone down in price
- Consider Enhanced whole life has generally not had any price changes
- Must consider....what is a guarantee worth?
- *.....just because you have always done something a certain way.....doesn't mean it still works.....*

Life Pays In Detail?

- Old world Level COI always won the day....what to do now?

Age COI	Level COI Manu	YRT85/15 MUL GOLD	20 yr YRT CSV	Competition LCOI
35	\$7,934 _{sul}	\$6,317	\$122,335	\$6,030
45	\$10,887	\$9,622	\$159,307	\$10,430
55	\$16,687	\$17,351	\$169,918	\$16,880
65	\$29,558	N/A	N/A	\$29,340

Male HS3 1 mill (MUL Gold Fund: 3.5%)

Is there anything else?

- Male 1 mill HS3

Age COI	Level COI	YRT85/15	PMAX TO
35	\$7,934	\$6,317	\$7,366 ⁽²¹⁾
45	\$10,887	\$9,622	\$12,816 ⁽¹⁹⁾
55	\$16,687	\$17,351	\$21,574 ⁽²¹⁾
65	\$29,558	N/A	Don't bother

Male HS3 1 mill (YRT 85 GOLD Fund: 3.5%)

Performax Gold 4.5% 15 yrs then 6.0% thereafter

(*) means paid up year for the PMAX policy

In perspective....

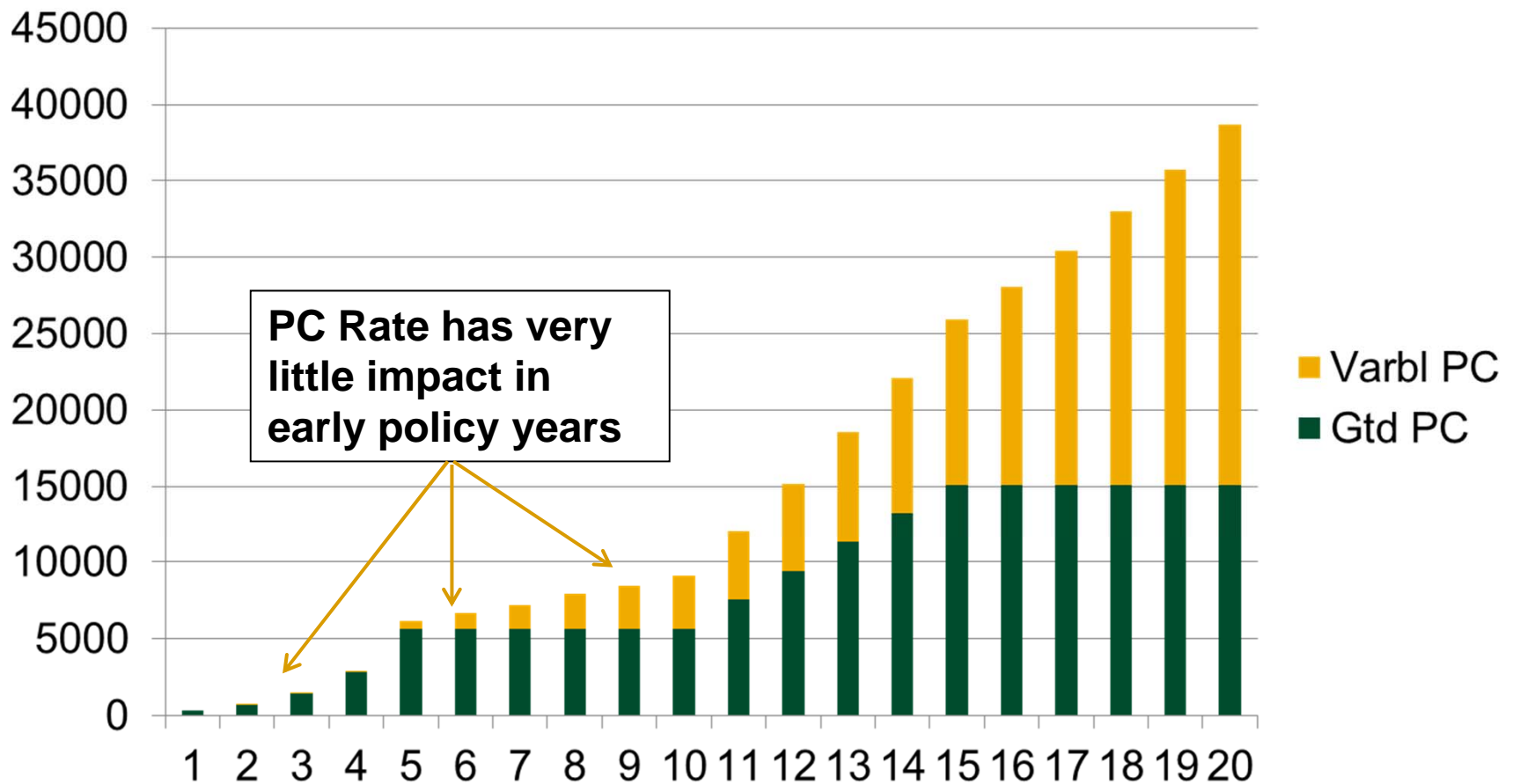
- Male 1 mill HS3

Age COI	Level COI	YRT85/15	PMAX TO	Best 20 Pays
35	\$7,934	\$6,317	\$7,366 ⁽²¹⁾	\$9,918
45	\$10,887	\$9,622	\$12,816 ⁽¹⁹⁾	\$16,033
55	\$16,687	\$17,351	\$21,574 ⁽²¹⁾	\$24,820
65	\$29,558	N/A	Don't bother	Don't' bother

Male HS3 1 mill (YRT 85 GOLD Fund: 3%)

Performax Gold 4.5% 15 yrs then 6.0% thereafter

#6 - Performax Gold - Strength in Guarantees



Male, 45, Healthstyle 3, \$1,000,000 Performax Gold, 5.5% PC Rate, Premiums = \$28,287/year for 20 years

#6 (continued) - Performax Gold, strength of guarantees

Impact of Variable Performance Credit Rate on Death Benefit and IRR

	5.5% for life	0% for 5 years, 5.5% thereafter	0% for 10 years, 5.5% thereafter	0% for 15 years, 5.5% thereafter
Death Benefit at Life Expectancy (Age 83)	\$2,105,795	\$2,102,084	\$2,049,761	\$1,919,798
IRR for Death Benefit at Life Expectancy	4.72%	4.72%	4.63%	4.40%

Male, 45, Healthstyle 3, \$1,000,000 Performax Gold, Premiums = \$28,287/year for 20 years

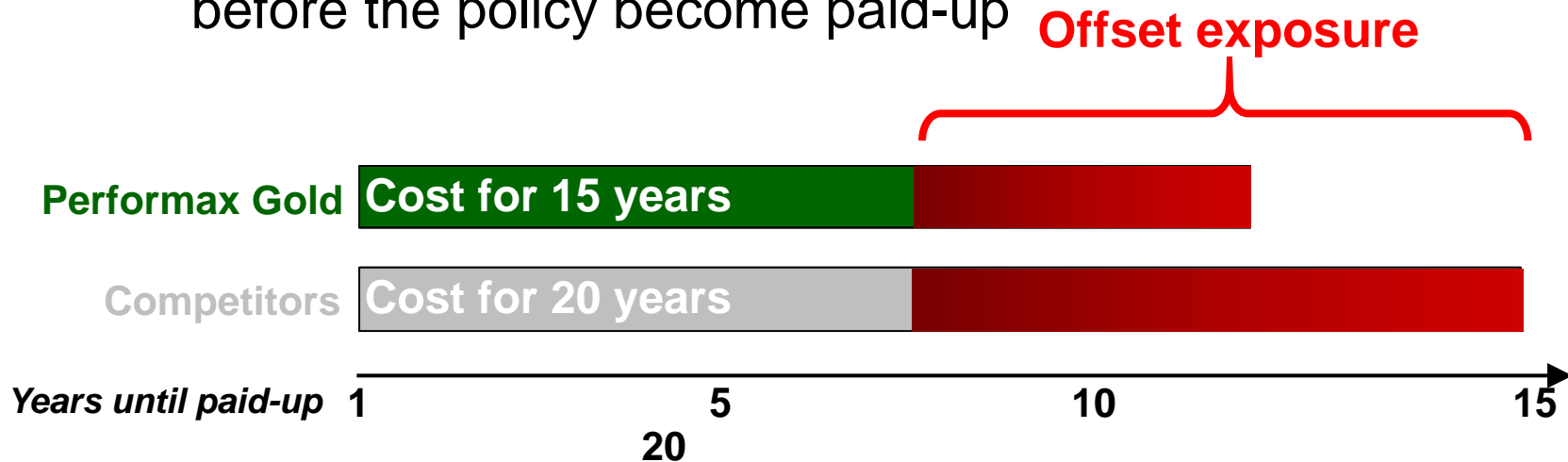
#7 - The most guaranteed 10-pay WL option

Whole Life clients may be looking for a shorter payment duration:

- 15 year guarantee is shorter than the 20 year guarantee of competitors
- Quicker Premium Offset approach contains risk
 - Premium offset scenarios are not guaranteed
 - Performance Credit Scales or Dividend Scales may decline
- Want to avoid undesirable surprises 15 or 20 years after issue

#7 (continued) - The most guaranteed 10-pay option

- Structuring a 10 pay scenario using the Cost for 15 years duration limits the offset exposure
 - Accumulated policy values only have to cover 5 years of premium payments before the policy becomes paid-up
- Competitors' shortest cost duration is 20-pay
 - 10 years of premium need to be drawn from policy values before the policy become paid-up



#7 (continued) - 10-pay sensitivity analysis

Male 50, NS, 10 payments of \$38,000

Product	Number of payments				
	Current	Less 1%	Less 2%	Less 3%	At 0%

Performax Gold 15-pay

Sun Par Protector 20-pay

Sun Par Accumulator
20-pay

Canada Life Estate Achiever 20-
pay

Canada Life Wealth Achiever 20-
pay

Current rates: Performax Gold 6.25% / Sun Par 6.75% / Canada Life Achiever 6.5%

8 - Long Term Care - Guaranteed Pricing Using Lifecheque

Critical Illness

- Male 40 Years old
- **\$250,000 CI**
- Permanent Policy (T100)
 - **\$308.47 Monthly**
 - No Return of premium
- Long Term Care benefit \$2,500 a month
 - Double if they go into facility care
 - 100 months of coverage or 8.3 Years
 - Average claim?

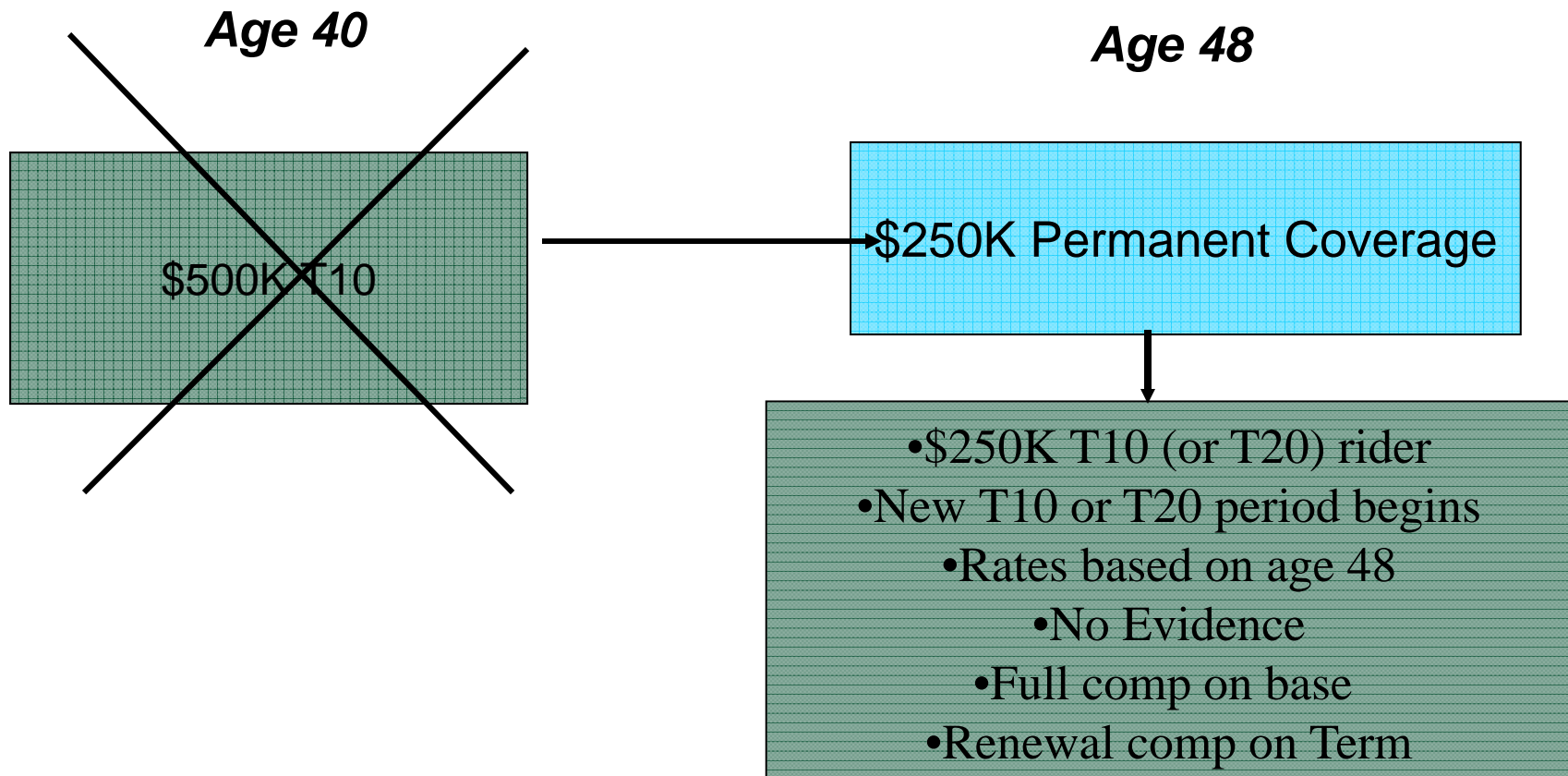
Long Term Care

- 65 Year old Male
- Retires and looking for LTC
- **\$250,000 Benefit Pool**
- \$2,500 of monthly benefit
- **\$335.92 per month**
- Full underwriting and premiums guaranteed for 5 years

#9 - Partial Conversion

- We will allow an in force term plan to be partially converted to a new Permanent Plan ie... a UL policy, or Performax GOLD
- The balance of the original term policy may be carried over as a brand new Term-10 or Term-20 rider on the new policy without evidence of insurability!
- All current age current rates
- HS 1 & 2 is preserved if done in first 10 years

Manulife Partial Conversion



Manulife Partial Conversion

What advisors need to submit..

- A Term Conversion Application (NN0431)
- A signed illustration for the new policy
- A Product Page for the new policy
- The initial modal premium

10) Combined Coverage

How it works ...

- Available on Term-10 and Term-20
- Works just like Joint first-to-die ... only better
- Same face amount for both lives
- 3% reduction in total cost of insurance
- After first death, coverage automatically continues at rates applicable at last renewal, on a single life basis, 3% reduction in cost of insurance is gone
- In the event of simultaneous death, we pay two benefits
- No need to be concerned with survivorship rights

Manulife Quick Issue Term™

Manulife QIT™

Pete Roch CFP, RHU
Director, Individual Insurance

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 **Manulife**
| Insurance



Advisors are finding it difficult to cost justify selling smaller Term policies the way they always have

Who is Manulife Quick Issue Term™ a good option for?

Advisors...

- Active in the term insurance market...
 - *looking for a simpler, faster way to sell smaller Term policies*
- Already active in the 'simple issue' market space...
 - *seeking a more feature-rich product for their clients*
- With clients in more remote locations...
 - *who will appreciate the opportunity to sell policies on a non-face to face basis*
- With relationships with mortgage brokers and group insurance reps
- Licensed Investment advisors ...
 - *who traditionally don't sell life insurance due to longer sales process*

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Who is Manulife Quick Issue Term™ a good option for?

Clients...

- Who recognize the need for Term life insurance...
 - *but don't have the time to meet face to face*
- Existing clients...
 - *who need an additional amount of life insurance (mortgage, birth of a child, etc.)*
 - *but don't want to go through the full application and underwriting process*
- Younger clients...
 - *who will appreciate the convenience of a shorter application, fewer medical questions*
 - *and the opportunity to purchase life insurance using new technology*

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MQIT application attributes



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The product

Feature	Details
Coverage Options and Issue Ages	Term-10: 18 – 50 Term-20: 18 – 50 Term-65: 18 – 45
Face Amounts	\$100,000 – \$500,000
Coverage Expiry	Term-10: 70 Term-20: 70 Term-65: 65
Rider Options	Child Protection Rider
Health Classes	Non-smoker and Smoker
*Exclusions built in	Foreign travel and hazardous activities

Exclusion for aviation – "except on a major passenger airline"
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The product

Feature	Details
Policy Fee	Embedded as a cost of insurance rate
Rate Bands	Band 1: \$100,000 - \$249,999 Band 2: \$250,000 - \$499,999 Band 3: \$500,000
Substandard Ratings	No
Replacements	Yes
Coverage Option Changes	No
Convertible	Yes

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Conversions

- Manulife Quick Issue Term™ is partially and fully convertible
 - The partial conversion with carryover program is not available on this product
- Policy must be in force for 5 years until the conversion option is available
- Conversion expiry date is 5 years before policy expiry
 - Term-10 and Term-20 is age 65
 - Term-65 is age 60
- Convertible to a product of our choosing
 - Security UL

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Compensation

Commission Type	Coverage Type	Commission Rate		
		First Year	Years 2-10	Years 11+
Premium	Term-10	40%	3%	2%
	Term-20	50%	3%	2%
	Term-65	50%	3%	2%
	Child Protection Rider	35%	2%	

- Same First Year Commission rates as Family Term Business Term

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How we set the rates for Manulife Quick Issue Term™

- The simplified underwriting process results in competitive prices compared to similar types of term products, but causes a rate differential when compared to traditionally underwritten products
- QIT rates as compared to Family Term
 - Term 10 – +20%
 - Term 20 – +15%
 - Term 65 – +15%
- Rate differential for female smokers ages 40-50 will be higher
- Policy fee embedded as a COI rate
 - PF set to cover expenses @\$200,000 in Band 1/\$400,000 in Band

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2

Manulife Quick Issue Term™ vs Family Term

Male, 35, Non-smoker, T10, Annual Premiums

\$100,000			\$250,000			\$500,000		
QIT	FT	%	QIT	FT	%	QIT	FT	%
\$117	\$126	-7%	\$205	\$192	+7%	\$379	\$316	+20%

Male, 45, Non-smoker, T10, Annual Premiums

\$100,000			\$250,000			\$500,000		
QIT	FT	%	QIT	FT	%	QIT	FT	%
\$194	\$190	+2%	\$362	\$323	12%	\$699	\$582	+20%

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Launching the application tool

The screenshot shows the Manulife Repsource website interface. At the top, there is a navigation bar with the Manulife logo, a search bar, and the word 'Repsource'. Below this is a secondary navigation bar with tabs for 'Home', 'My business', 'Recognition & contracting', 'Products', 'Sales resources', and 'Administration'. The main content area displays the breadcrumb path 'Repsource > Tools & Illustrations > Tools > Manulife Quick Issue Term quote & apply' and includes options for 'Email', 'Print', and 'Add to Repsource Bookmarks'. A 'START' button is prominently displayed. The page content includes an 'Overview' section with the heading 'Manulife Quick Issue Term quote & apply' and a list of required information: Driver's license, Banking information, and Email address. A note mentions that a sample of clients may be contacted for feedback. Below the 'START' button, there are sections for 'Need help?' with a link to 'Manulife QIT pilot contact list' and 'Manulife QIT Automatic Exclusions' with a detailed explanation of the exclusion process.

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Select language: English ▾

Welcome Joe Advisor | [Sign Out](#) | [Help](#) | [Take the tour](#)

Start new case

View my cases

  [Take the tour](#)

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Child Protection Rider

[Number of children to be insured](#)

Quote details

Your quote

Insurance age	40
Coverage date	28/11/2014
Monthly premium	\$42.85
Annual premium	\$478.20

Renewals

Year	Monthly	Annual
20	\$472.18	\$5,382.84

[If you backdate your coverage](#)

Insurance age	39
Coverage date	01/07/2014
Monthly premium	\$40.24
Total monthly premium due now	\$281.68
Annual premium	\$449.04

Renewals

Year	Monthly	Annual
20	\$431.53	\$4,919.40

Select this quote Select this backdated quote

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Medical Questions

- Get a quote
- Advisor information
- Pre-screening
- Personal information
- Biographical
- Health
- Medical**
- Lifestyle
- Driving
- Beneficiary information
- Payment information
- Consent
- Validate and lock data

Medical

Manulife Quick Issue Term

Medical

In the past 60 days, have you consulted a doctor or other health practitioner or had medical testing done for anything other than pregnancy or minor ailments? (For example, sprains, cold or flu.) Yes No

In the next 90 days, do you have medical tests scheduled or recommended for anything other than pregnancy, routine immunizations, flu shots or minor ailments (For example, cold or flu)? Yes No

In the past two years, has a doctor or other health practitioner recommended counselling or recommended a treatment or medication that lasted longer than one month? Yes No

In the past 12 months, have you visited a dentist for routine dental care? Yes No

Height Feet/inches Centimeters

Weight Pounds Kilograms

In the past 12 months has your weight changed by more than 20 lbs (9kg)? Yes No

[Save and continue](#)

[View Forms](#)

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Quality control

Context

- New market & new experience
- Manulife wants to succeed and increase presence
- Manulife Quick Issue Term™ pricing on its own does not fully cover anticipated mortality risk
- Quality control part of negotiations with Corporate and Reinsurer

What is this?

- Tele interviewer calls to 30% of Manulife Quick Issue Term™ clients within 30 days of issue

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Quality control

Purpose of the Calls

- Gauge client experience
- Confirm questions were understood
- Confirm answers were recorded correctly

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Competitor Grid

Feature	Manulife Quick Issue Term	Assumption Life InstaTerm	Canada Protection Plan Simplified Term	BMO InsureNOW
Issue Ages	18 – 50 18 – 45 (T65)	20 – 70	20 – 70	18 – 49
Face Amount	\$100,000 - \$500,000	\$50,000 - \$150,000	\$50,000* - \$300,000	\$50,000 - \$250,000
Coverage Options	T10 T20 T65	T10 T20	T10 T20 T25 T100	T65
Underwriting	<ul style="list-style-type: none"> • Online application • No fluids • No medical exam • 8 knockout questions • 5 medical questions • 4 health questions • 5 lifestyle questions 	<ul style="list-style-type: none"> • Online application • No fluids • No medical exam • 27 knockout questions 	<ul style="list-style-type: none"> • Electronic application • No fluids • 25 knockout questions • No medical questions • 4 health questions • 2 lifestyle questions 	<ul style="list-style-type: none"> • Online application • 11 knockout questions
Convertible	Up to \$500,000 from fifth anniversary to age 65 (60 for T65)	Max of \$50,000 from first anniversary & nearest age 40	Yes up to age 70	No

*\$25,000 Minimum issue for T100 only.

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Competitive pricing

Feature	Manulife Quick Issue Term	Assumption Life InstaTerm	Canada Protection Plan Simplified Term*	BMO InsureNOW
Rates - % of MQIT		<ul style="list-style-type: none"> T10 - +50% 	<ul style="list-style-type: none"> T10 - +45% T20 - +27% 	<ul style="list-style-type: none"> T65 - +7%

*For Canada Protection Plan. \$250,000 monthly premium was used for illustration purposes, as of April 15, 2015
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- Tested, proven platform
- Short application and fewer underwriting questions
- Quicker decisions – 70% made in 1 business day*
- Larger face amounts – up to and including \$500,000
- Lower rates and richer conversion features relative to other simple issue products

Manulife Quick Issue Term™ Advantages

Thank you



The Manulife logo, consisting of a green square with three white vertical bars, is positioned to the left of the word "Manulife" in a large, green, serif font. Below the logo and name, the word "Insurance" is written in a smaller, green, sans-serif font, separated by a vertical line. At the bottom of the graphic, four green cubes are arranged in a row. Each cube has two faces visible, with the words "forward-thinking", "strong", "reliable", and "trustworthy" printed on them in a white, sans-serif font. The cubes are slightly offset from each other, creating a sense of depth.