

May 21, 2015

John Smith
123 4th Ave NW
Anytown, ON
N1N 1N1

Premium Change Notice

Policy Number: 1234567

About your policy

Your adjustable insurance policy, Concept 100, is an important part of your financial plan no matter your stage of life. That's why we are committed to helping ensure that insurance benefits will be available when they are needed most.

Your premiums are adjustable and may change based on factors that your contract explains. Government legislation requires that we conduct regular reviews. With this in mind, we will review your policy every 5 years.

Your premiums are changing

We have completed your policy review and we need to adjust premiums for your policy. Your policy's premium is increasing by \$4.66 monthly. The change takes effect July 20, 2015. The new premium reflects this policy review and will remain the same until July 20, 2020. However, you may have riders or other coverages on your policy with a different review date that may impact your premium. If you do, we will write to you again.

What's next?

Making your payment

You pay your premiums through pre-authorized monthly payments. You do not need to do anything if you wish to continue with your current coverage at the new premium. Your payment amount will change automatically and your withdrawal date will remain the same. Depending on the day of the month you selected for your pre-authorized payments, the first payment for your new premium may be withdrawn from your bank account up to one month before or one month after July 20, 2015.

For more information...

Contact your advisor:

Jane Jones
1-416-555-5555

Call our Customer Service Centre:

1-888-626-8543

Visit: www.manulife.ca

If your name or address is incorrect, please call our Customer Service Centre.

If your policy has riders, additional benefits or other coverages, we have included those costs in the premium amounts below.

Current Monthly Premium:	\$50.47
New Monthly Premium:	\$55.13

You may have other options

Did you know that you have the option of stopping your premium payments by reducing your insurance coverage? To learn when you qualify for this option or if there are other options available to you, please contact your insurance advisor or our Customer Service Centre at the number shown on this notice.