

Term Life & Major Accident Protection Insurance Plans

Exclusive, affordable protection



**Premiums
have been
reduced by 50%**

for Term Life coverage
until March 31, 2026.*

 **Manulife**

The Manufacturers Life Insurance Company

Term Life & Major Accident Protection Insurance

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The Engineers Canada-sponsored Term Life Plan with a special limited-time offer – premiums have been reduced by 50% until March 31, 2026.

- The premium reduction will apply until the end of the anniversary period – March 31, 2026. Your premium rates will increase on April 1, 2026. Further details on premium rates are provided on pages 4 and 5.
- This offer is open to you and your spouse or partner.

manulife.ca/engineersTL

* The 50% premium rate reduction does not apply to existing Term Life coverage. Premium rates have been reduced by 50% for new or additional Member Term Life and Spouse Term Life coverage. This 50% premium rate reduction will end and premiums will increase on April 1, 2026 for all Term Life coverage. Please see the premium rate table for further details.

Quick glance: What's in it for you?

Term Life Insurance helps fill financial gaps that can quickly develop if you are no longer there to provide for your family. Here's what's in it for you:

- **Competitive rates** – We constantly monitor the rates to ensure they're as affordable as possible.
- **Volume savings** – Save 10% for coverage of \$500,000 to \$975,000 and 15% for coverage of \$1 million or more.
- **Enhanced Waiver of Premium** – Your coverage continues at no charge to you if you become totally disabled for three continuous months before age 65. Job Loss Feature: You don't have to pay premiums for up to a maximum of 12 months if you've been unemployed for 30 consecutive days before age 65 due to involuntary layoff, dismissal without cause or loss of self-employment.
- **Up to 50% cash advance** – Receive a cash advance of up to 50% of your Term Life Insurance amount (up to \$200,000) if you are diagnosed as terminally ill with less than 12 months to live prior to age 83.
- **Coverage to age 85** – You can keep renewing your insurance without any additional medical tests at the time of renewal, so you can stay covered long into your retirement years.
- **Optional coverage beyond age 85** – For a few extra cents a month, the Insurance Continuation Benefit replaces your Term Life coverage after age 85 with up to \$150,000 of premium-free permanent life insurance for the rest of your life.
- **Optional conversion** – You may convert your coverage on or before age 75 to a permanent life insurance without evidence of insurability.

Major Accident Protection Insurance can help take your mind off the immediate costs of an accident – so you and your family can focus on recovery instead of bills.

- **Two coverages in one** – Combines Major Impairment Accident coverage with Accidental Death coverage – wherever you are in the world, 24/7.
- **Guaranteed acceptance¹** – NO medical tests or questions are required when you apply. Your spouse can also apply.
- **Low premiums never increase** – Premiums as low as \$1.50 per month stay the same even as you get older.
- **Lump-sum benefit amounts** – Each unit of coverage provides up to \$200,000 of Major Impairment benefits plus \$25,000 of Accidental Death insurance. With the maximum five units, your coverage increases to \$1 million and \$125,000, respectively.



Overview of Engineers Canada-sponsored Term Life and Major Accident Protection

Benefits payable under these plans can be used by your beneficiaries to help maintain their current standard of living, pay down a mortgage or debt, finance retirement, or for other purposes. It's designed to provide maximum protection to your beneficiaries at a minimal cost to you. The Engineers Canada-sponsored group Term Life and Major Accident Protection coverages are underwritten by The Manufacturers Life Insurance Company (Manulife).



For you and your spouse

Term Life rates

Rates for new or additional Member and Spouse Term Life Insurance are automatically reduced by 50%, during the period April 1, 2025, to March 31, 2026. You can reduce your already low rates even further with increased savings for volume purchases.

- Rates are reduced by 10% for all coverage amounts of \$500,000 to \$975,000 per person
- Rates are reduced by 15% for all coverage amounts of \$1,000,000 or more per person

Major Accident Protection benefits

- Up to \$1,000,000 Major Impairment protection PLUS up to \$125,000 Accidental Death coverage
- Major Impairment benefits are paid on injuries sustained at work, home or elsewhere
- NO medical questions or tests required at the time of application

For each of your eligible children[‡]

- Up to \$500,000 Major Impairment protection PLUS up to \$25,000 Term Life coverage
- One premium covers all of your eligible children, for as little as \$1.17 per month
- Newborn children are automatically covered (at no additional cost) upon reaching the age of 15 days, at no additional cost

[‡] Children are defined as over 14 days but under 25 years of age (children over age 21 must be in full-time attendance at an accredited college or university), unmarried and dependent on the member/employee for support.

Take full advantage of this valuable membership benefit.

Online tools are available to help you determine the coverage that's right for you.

 manulife.ca/engineersTL

Member and Spouse Term Life Plan

The Term Life Plan is designed to help provide financial support to your beneficiaries in the event that you are no longer there to do so.

Member Term Life Plan coverage

Depending on your personal financial circumstances and the needs of your family, choose coverage in units of \$25,000 up to a maximum of \$1,500,000 (60 units). The full coverage amount will continue until you reach age 85, with no further medical exams or questions at the time of renewal.

Spouse Term Life Plan coverage

To help compensate for your spouse’s financial contribution to your household, choose additional coverage in units of \$25,000 up to a maximum of \$1,500,000 (60 units). You must have, or be applying for Member Term Life coverage to apply for Spouse Term Life coverage.

Optional Insurance Continuation Benefit available when you apply for the Term Life Plan

At the time you apply for the Member and Spouse Term Life Plan, you can add the Insurance Continuation Benefit to the insurance you apply for, at a small additional charge. When you reach age 85, the Insurance Continuation Benefit will replace your Term Life Plan coverage with premium-free permanent life insurance equal to \$2,500 for each \$25,000 unit. That means you could be insured for up to \$150,000 with no premiums to pay for the rest of your life. Rates for the Insurance Continuation Benefit do not increase as you get older—you'll always pay the same rate!

Volume savings

- 10%** off for coverage of \$500,000 to \$975,000
- 15%** off for coverage of \$1,000,000 or more

Monthly Premium† for Each \$25,000 Unit of Term Life Plan Coverage (\$) (Premiums increase as you enter a new age bracket)									Added Monthly Premium for Each \$2,500 Unit of Insurance Continuation⁴ (\$)
Amounts in blue include the 50% savings.*					Amounts in green are the regular rates.				
Age³	Non-Smoker²				Standard (Smoker)				
	Male		Female		Male		Female		
18 to 30	0.48	0.96	0.36	0.71	1.03	2.06	0.63	1.26	0.10
31 to 35	0.51	1.01	0.39	0.78	1.21	2.41	0.76	1.51	0.16
36 to 40	0.70	1.40	0.52	1.04	1.60	3.19	1.10	2.19	0.24
41 to 45	1.09	2.18	0.69	1.37	2.46	4.91	1.76	3.51	0.36
46 to 50	2.01	4.02	1.39	2.77	3.88	7.76	2.56	5.12	0.56
51 to 55	3.07	6.14	2.15	4.30	6.47	12.93	3.62	7.24	0.89
56 to 60	4.18	8.36	2.89	5.77	9.67	19.33	5.80	11.60	1.44
61 to 65	5.59	11.17	3.67	7.33	14.27	28.53	8.46	16.91	2.41
66 to 70	7.98	15.96	5.19	10.37	20.35	40.70	11.97	23.94	4.33
71⁵ to 75	19.75	39.50	13.07	26.13	47.88	95.76	29.83	59.65	8.50
76 to 80	48.88	97.76	31.82	63.64	95.66	191.32	61.85	123.69	n/a⁴
81 to 84	93.07	186.13	60.95	121.89	157.61	315.21	106.34	212.67	n/a⁴
85	Term Life coverage ends								Insurance Continuation Benefit begins

* Premium rates have been reduced by 50% for new or additional Member Term Life and Spouse Term Life coverage. This 50% premium rate reduction will end and premium rates will increase on April 1, 2026 for all Term Life coverage. Please see amounts in green on the rate table above for rates on April 1, 2026. The premium rate reduction does not apply to existing Term Life coverage.

† Premiums are subject to change without notice. **Premiums increase as you enter a new age bracket.**

¹ Guaranteed acceptance upon meeting the eligibility criteria and receipt of first premium payment. See full policy for details.

² “Non-smoker” premiums apply to members or spouses who have not smoked cigarettes in the last 12 months. Once insured, you must notify Manulife of any change in your smoking status.

³ “Age” means age attained as of the policy anniversary date (April 1). Please note that premiums increase as you reach certain ages, as shown in the table of monthly premiums.

⁴ Rates for the Insurance Continuation Benefit do not increase with age. Right up to age 85, you’ll continue to pay the rate that applies to your age at the time of your application.

⁵ Starting at age 71, premiums shown are only available to individuals currently insured who buy additional insurance (up to age 75 inclusive) or renew coverage (up to age 84 inclusive).

**Term Life benefits at no additional cost:
Living Benefit & Waiver of Premium**

Living Benefit

If you are insured for Term Life coverage and are diagnosed prior to age 83 as terminally ill with 12 months or less to live, you can apply to receive a cash advance of up to 50% of your death benefit (to a maximum of \$200,000). This Living Benefit is paid directly to you. The Living Benefit is automatically applied, at no additional charge, to Member and Spouse Term Life coverage that has been in effect for two years.

Enhanced Waiver of Premium

If you become totally disabled before age 65, coverage that is in effect may be continued and premiums waived after you have been totally disabled for three continuous months, provided the insurer has received satisfactory proof of disability.

Or, premiums can be waived for up to a maximum of 12 months if you've been unemployed for 30 consecutive days before age 65 due to involuntary layoff, dismissal without cause or loss of self-employment.

Additional plan features

- **Portable:** Coverage goes with you if you change jobs or reside anywhere in the world.
- **Renewable to age 85:** Once coverage is in force, and if premiums are paid when due, your Term Life coverage is renewable to age 85 with no medical examination or health questions at the time of renewal, even if your health has deteriorated.
- **Continue coverage beyond age 85:** For a small additional charge, you can add the Insurance Continuation Benefit. When you reach age 85, it will replace your Term Life coverage with premium-free permanent life insurance equal to \$2,500 per \$25,000 of Term Life coverage you have.
- **Only one exclusion:** Suicide within two years of the effective date is not covered.

**Major Accident Protection for
Member, Spouse and Children**

Major Accident Protection provides Major Impairment benefits in the event of an accident that, within 12 months, results in any of the losses shown in the table on page 8. These funds can help provide the financial freedom to adapt to changes in your abilities. Major Accident Protection also provides an Accidental Death Benefit to the beneficiary named by the insured or your estate.

Member and Spouse Major Accident Protection

Choose between one and five units of Major Accident Protection. Each unit provides a Major Impairment Benefit of up to \$200,000, plus a \$25,000 Accidental Death Benefit. Maximum Major Impairment Benefit payable is \$1,000,000, plus a \$125,000 Accidental Death Benefit.

To apply for Spouse Major Accident Protection, you must currently have, or be applying for, Member Major Accident Protection.

Major Accident Protection Exclusion: Benefits are not payable if death or impairment results from suicide, self-inflicted injury, insurrection or war, piloting an aircraft, or from active participation in or attempting or provoking a criminal offence. Please see policy for full details of all exclusions.



Child Life & Accident benefits

Child Life & Accident Insurance combines a Major Impairment Benefit of up to \$500,000 with a Term Life benefit of up to \$25,000. These benefit amounts apply to each of your eligible covered children. The single low monthly premium indicated in the following table covers all of your eligible dependent children.

Members may choose up to five units of coverage each for themselves, their spouse and all of their eligible children.		
Monthly Premium per Unit of Accident Protection		
Member or Spouse Major Accident Protection	Child Life & Accident Insurance* \$1.17	
Major Impairment	Member or Spouse Benefit per Unit	Child* Benefit per Unit
Severe brain damage	\$100,000	\$50,000
Total & permanent paralysis	\$200,000	\$100,000
Loss of use of two limbs	\$200,000	\$100,000
Total & permanent loss of sight, speech or hearing	\$100,000	\$50,000
Loss of use of one limb, one hand or one foot	\$75,000	\$37,500
Total & permanent loss of sight in one eye	\$75,000	\$37,500
Total & permanent loss of hearing in one ear	\$50,000	\$25,000
Accidental death	\$25,000	—
Death by any cause	—	\$5,000

* The low monthly premium will cover all of your eligible children.
Rates are subject to change without notice. Please see the website manulife.ca/engineersTL for full details.

Determining your eligibility

Participation is reserved for members of provincial or territorial associations of engineering and geoscience professionals and their spouses.

Eligibility for application is granted to a Canadian resident who is:

1. A member of the engineering and geoscience regulators that license the country's 300,000 members of the profession (including members in training); also, an engineering student who is registered in an engineering program accredited by the Canadian Engineering Accreditation Board;
2. A member of the Ontario Society of Professional Engineers or Genium360;
3. A member of the Association of Professional Geoscientists of Ontario, Geoscientists Nova Scotia or the *Ordre des géologues du Québec*;
4. A member of one of the participating provincial associations of professional technicians and technologists;
5. A member of the Manitoba Association of Architects, the Architects' Association of New Brunswick, the Nova Scotia Association of Architects or the Architects Association of Prince Edward Island;
6. A full-time employee of Engineers Canada or one of the engineering and geoscience regulators that license the country's 300,000 members of the profession or one of the participating organizations or of The Youth Science Foundation of Canada; or
7. A limited licensee or a provincial licensee.

If you are increasing your existing insurance coverage, you do not need to meet the above eligibility requirements.

Members and employees who currently have or are applying for the Term Life Plan may also apply for the Term Life Plan for their spouse.

Members and employees participating in Major Accident Protection are eligible to apply for Major Accident Protection for their spouse.

Members and employees participating in the Term Life Plan or Major Accident Protection are eligible to apply for Child Life & Accident Insurance for any of their children who are unmarried, dependent on the member/employee for support, and over 14 days but under 25 years of age. Children ages 21 to 24 must be in full-time attendance at an accredited college or university. Once Child Life & Accident Insurance coverage is in force, newborn children are automatically insured upon reaching the age of 15 days, at no additional cost.

Term Life applicants must be under 71 years of age, or under 76 years of age if already insured under this Plan. Major Accident Protection applicants may apply if they are under age 66. Major Accident Protection ends on the April 1 anniversary date on or after the insured member or spouse reaches age 75.

Accessible formats and communication supports are available upon request. Visit manulife.ca/accessibility for more information.

The Engineers Canada-sponsored Term Life Insurance and Major Accident Protection Plan are just two of the personal and business protection choices available to you at special low members-only rates.

 Disability Income

 Critical Illness

 Health and Dental

 Manulife One[†]

[†] Manulife One is offered through Manulife Bank of Canada.

 **1 877 598-2273**
(Monday through Friday from 8 a.m. to 8 p.m. ET)

 **am_info@manulife.ca**

 **manulife.ca/engineersTL**

Important Notice
This is not a contract. Actual terms and conditions are detailed in the certificate issued by Manulife upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review them carefully upon receipt.

Underwritten by:



Sponsored by:



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