

CPA Select* Insurance Plans

Income Protection Insurance

Helping to provide an alternative source of steady income – when you need it most.

- Income Protection
- Office Overhead Expense

CPA Select Insurance Plans are designed and priced exclusively for members.

Sponsored by:



CPAselectplans.com

Underwritten by
The Manufacturers Life Insurance Company (Manulife)

Income Protection Insurance

Helping to provide you with an alternative source of steady income — when you need it most.

Why It's So Important

Without warning, an accident or illness resulting in disability can dramatically reduce, or even end, your income. If that happens, your everyday expenses (and new expenses for needed care such as medication, nursing care, physiotherapy and occupational therapy) can quickly diminish your hard-earned savings.

Because your earning power may be your greatest financial asset, it makes sense to give it the greatest possible protection. This affordable disability insurance plan can help provide you with a monthly benefit to replace lost income if a serious illness or accident keeps you from making a living. Young applicants can take advantage of the one low premium rate until the age of 39 for reliable protection to your financial freedom.

Income Protection Insurance Highlights

- You can maximize your coverage under the **CPA Select Income Protection Insurance Plan** even if you are covered by a group long-term disability (LTD) plan (see **page 9** for more information).
- Up to \$15,000 of monthly income protection based on Earned Income.
- Automatic Cost of Living Adjustment included.
- Survivor Benefit included. This feature ensures that your spouse, estate or beneficiary will receive a lump sum of 3 times the monthly benefit in the event of your death while disabled.
- Own Occupation Option provides enhanced coverage.
- Future Insurability Option (FIO) allows you to increase your disability coverage in the future without medical underwriting.

The Plan Basics

The Income Protection Plan provides coverage for you as follows:

- Select coverage ranging from \$500 to \$15,000 in monthly benefits, in increments of \$100. (The maximum amount of coverage that you can apply for depends on your Earned Income.)[†]
- Choose Waiting Periods from zero to seven days, and up to 365 days. The longer the Waiting Period, the less you will pay for your coverage.
- Apply before Age 65 and keep your coverage up to Age 70.

[†] Please refer to the Income Protection Insurance section at CPAselectplans.com/IP for the complete definition of Earned Income and other defined terms.

The Plan Features

This coverage includes the following special features at **no additional cost**:

Get the Coverage Your Group Disability Plan May Be Missing

If you're covered under an employee group disability plan but aren't getting the coverage you want, you can increase your protection with Income Protection Insurance through CPA Select. See **page 5** for details.

Automatic Cost of Living Adjustment (COLA)

Each **January 1**, if you have been receiving Total Disability benefits for the preceding six months, your monthly benefit will be adjusted for inflation. The increase will be based on the annual escalation factors under the Canada Pension Plan, to a maximum of 8% per annum.

Premiums Waived If You Are Disabled

Your premiums for this Income Protection Insurance will be waived up to Age 70 while disability benefits are being paid.

Survivor Benefit

If you die while receiving benefit payments, your beneficiary will receive a lump-sum payment equal to **three times** the monthly benefit payment you were receiving at the time of your death.

Coverage That Goes Where You Go

As long as you remain a member of one of the participating bodies (see page 4 in the Fine Print), coverage moves with you wherever your work or business may take you, anywhere in the world.

How Much Income Protection You Can Purchase Depends on Your Earned Income

The monthly benefit maximum of \$15,000 provides non-taxable income replacement on annual pre-tax Earned Income up to \$552,000. The following tiered income replacement formula is used to determine how much coverage you can buy at application, based on your Earned Income:

- 60% of your first \$5,000 of monthly Earned Income,
- 50% of the next \$5,000 of monthly Earned Income,
- 35% of the next \$5,000 of monthly Earned Income, and
- 25% of your remaining monthly Earned Income, subject to the \$15,000 benefit maximum.

Using this formula at the time of application helps to ensure you don't buy — and pay for — more benefits than could be paid at the time of a disability claim.

Determining Income Protection Benefits at the Time of Claim

At the time of claim, any income from employment, this income protection plan and other specified sources cannot exceed 100% of your pre-disability Earned Income. For additional details, please refer to the "All Source Maximum Benefit Provision" found in the Income Protection section at CPAselectplans.com/IP.

Applying the Income Replacement Formula at Application[†]

Annual Earned Income*	Non-Taxable Monthly Benefit**
\$48,000	\$2,400
\$65,000	\$3,300
\$75,000	\$3,700
\$100,000	\$4,700
\$150,000	\$6,400
\$250,000	\$8,800
\$300,000	\$9,800
\$350,000	\$10,800
\$450,000	\$12,900
\$552,000 and over	\$15,000

[†] Chart is an illustration of benefits available at various income levels.

* Please refer to Income Protection Insurance section at CPAselectplans.com/IP for the complete definition of "Earned Income."

**Rounded up to the nearest \$100.

Coverage Options

Own Occupation Option Rider (OOR)

For the purposes of this rider, you will be considered Totally Disabled if you are unable to perform the essential duties of your regular occupation — even if you are working in another occupation.

Future Insurability Option (FIO)

As a member, you have good potential for growing your future earnings. But the future could also bring unexpected health issues that could affect your ability to get more coverage. True to its name, the Future Insurability Option (FIO) allows you to increase your coverage at future dates — **without medical evidence** needed to apply.

When you initially apply for Income Protection before Age 51, you can purchase FIO of up to 25% of your coverage amount (both applied for and already in force) or \$2,000, whichever is less. Beginning on your second policy anniversary, you can simply choose to add up to 100% of the FIO amount at every second anniversary date, up to Age 55 while your coverage is in force. The additional total monthly Income Protection amount must be supported by your Earned Income. Bear in mind, your total monthly Income Protection amount, including the additional FIO amount, cannot exceed \$15,000.

Receiving Your Benefits

This Plan pays benefits when you are unable to work (and/or your Earned Income is affected) as a direct result of an illness or injury. You can qualify under one of the following definitions of disability:

- **Total Disability** — you are considered Totally Disabled if you are unable to perform the essential duties of your regular occupation, are receiving appropriate care and treatment from a qualified physician, and are not engaged in any other gainful occupation. See **Fine Print** section.
- **Presumptive Disability** — even if you are able to work, you will be considered Totally Disabled if the injury or illness results in total and irrecoverable loss of use of certain limbs, or total loss of sight, hearing or speech.

Non-taxable benefit payments for Total and Presumptive Disability begin after you have completed your chosen Waiting Period. If your Total Disability commences prior to Age 63, your monthly benefit is payable to Age 65. If Total Disability commences after Age 63, your monthly benefit will be paid for a period of two years, or to the date of your recovery or death if earlier.

- **Partial Disability** means that **(1)** you are able to perform only some of the essential duties of your regular occupation; or **(2)** you are engaged in

another gainful occupation, and you suffer at least a 20% loss of your Pre-Disability Earned Income. You will receive a proportionate benefit payment that begins after your chosen Waiting Period has expired or after 30 days (whichever is longer). You will receive a benefit equal to your full insured benefit reduced by the ratio of your monthly Earned Income before and after disability. For the first six months, the minimum benefit payable will not be less than 50% of the Total Disability benefit, regardless of the level of income loss. If Partial Disability commences prior to Age 63, partial benefits can be payable to Age 65. If Partial Disability commences after Age 63, partial benefits can be payable for a period of two years, or to the date of your recovery or death if earlier.

- **Recurrent Disability** means you are covered if Total Disability from the same or related cause recurs within six months of your return to full-time work. Benefit payments will resume at once, and you will not have to satisfy another Waiting Period.

Rates

The Income Protection Insurance rates that apply to you — including the cost of optional Own Occupation and Future Insurability Option — are outlined in the table below.

Member Income Protection Insurance

MONTHLY PREMIUMS FOR MEMBERS PER \$100 OF INCOME PROTECTION

Waiting Period* (before benefits begin)	0-7 days†	30 days	60 days	90 days	120 days	180 days	365 days
Male, Age**							
Under 40	\$ 1.20	\$ 0.85	\$ 0.75	\$ 0.65	\$ 0.63	\$ 0.60	\$ 0.50
40 to 49	1.95	1.50	1.40	1.25	1.20	1.15	1.00
50 to 64	3.90	3.25	3.05	2.65	2.60	2.50	2.00
65 to 69***	5.00	3.75	3.50	3.00	2.90	2.75	2.50
70	Coverage ends			Coverage ends			
Female, Age**							
Under 40	\$ 1.45	\$ 1.00	\$ 0.95	\$ 0.85	\$ 0.80	\$ 0.75	\$ 0.65
40 to 49	2.15	1.65	1.55	1.40	1.35	1.25	1.10
50 to 64	3.50	2.90	2.65	2.35	2.30	2.25	1.75
65 to 69***	4.25	3.25	2.95	2.60	2.55	2.50	2.25
70	Coverage ends			Coverage ends			
Own Occupation Option				Additional Monthly Premium per \$100 of Future Insurability Option**			
To add Own Occupation coverage, multiply your premium above by 1.20				Male		\$0.82	
				Female		\$1.63	

* Benefit payments commence after the Waiting Period is satisfied.

** "Age" means Age attained as of the Policy Anniversary date (June 1). Please note that premiums increase as you reach certain Ages, as shown in the tables. Rates are subject to change.

*** Rates over Age 64 apply to renewal of existing coverage only.

† The Waiting Period, where Total Disability is the result of injury, will be 0 days and, where Total Disability is the result of sickness, will be 7 days or the number of days preceding admission to hospital, if less.

** All limitations and exclusions that apply to existing Income Protection coverage will also apply to the FIO.

The Fine Print

Eligibility

To apply for Income Protection Insurance, you must:

- be a member of one of the following participating provincial bodies:
 - Chartered Professional Accountants of New Brunswick
 - Chartered Professional Accountants of Newfoundland and Labrador
 - Chartered Professional Accountants of Nova Scotia
 - Chartered Professional Accountants of Ontario
 - Chartered Professional Accountants of Prince Edward Island
 - Chartered Professional Accountants of Bermuda;
- be under 65 years of age;
- be resident in Canada or Bermuda; and
- currently have Earned Income.

For the Future Insurability Option (FIO), you must be a resident of Canada and at least 18 but not yet 51 years of Age. You are only eligible for the FIO when you initially apply for Income Protection Insurance.

With the Own Occupation Option (OOO), you can qualify for the Total Disability benefits and work in another occupation. You are eligible for this Rider when you initially apply for Income Protection Insurance or it can be added to existing coverage.

Note: During the application process, you will need to disclose your personal medical and non-medical history on the application. Any past or present medical and non-medical information provided on your application will be used by the underwriter to assess your eligibility for disability insurance.

Limitations and Exclusions

A claimant must be under the appropriate care and treatment of a qualified physician at all times. Disabilities resulting from committing, attempting or provoking a criminal offence; insurrection, terrorism or war; uncomplicated pregnancy and childbirth; or any self-inflicted injuries (unless medical evidence establishes that the injuries are related to a mental health illness) are not covered.

Your Income Protection Insurance will terminate at Age 70 or on the date you retire or voluntarily cease to be actively engaged in the duties of your occupation (except for short leaves of absence), whichever comes first.

If you make a claim for Income Protection Insurance benefits from outside Canada, Bermuda or the U.S., Manulife has the right to request that you return to Canada, Bermuda or the U.S. to provide adequate proof of disability.

Did you know?

Now You Can Use CPA Select Income Protection Insurance to Offset the Coverage Gaps in Your Group Disability Plan

CPA Select Income Protection Insurance is now available to members who are covered under employee group disability plans but who wish to have the protection of additional coverage. For more information, visit CPAselectplans.com/IP to read about group disability offset.

Employee Group Disability Plan	CPA Select Income Protection Plan
May cover only your basic salary	Covers Earned Income, including regular bonuses and profit-sharing
Maximum benefits may not protect your full earnings	Maximum benefit of \$180,000 a year (on Earned Income of \$552,000 a year)
May not include Cost of Living Adjustment	Includes Cost of Living Adjustment
Benefits may not be payable if you can work in a different occupation	Benefits may be payable even if you are able to work in a different occupation (if you purchase the Own Occupation Option)
Benefits may begin only after lengthy Waiting Period	Benefits may begin immediately if you choose the zero-to-seven-day Waiting Period option
Benefits may be taxable if your employer pays the premiums	Benefits are tax-free as long as you pay the premiums
Coverage may only be available while you are an employee	Coverage is fully portable regardless of where you work

Office Overhead Expense Insurance

An important option designed specifically to help protect your business interests.

Why It's So Important

When **you** are the company, any accident or illness that leaves you with a disability can devastate your practice. The daily expenses of running an office don't stop when you can't be there. And as debts mount, your practice's problems could be impossible to turn around.

Understanding the unique needs of independent business owners and partners, the CPA Select Insurance Plans offer you cost-effective Member Office Overhead Expense Insurance to assist you in meeting your obligations and managing your Firm's expenses in the event you are disabled. This affordable disability insurance plan can reimburse you for your usual business expenses. With this important coverage in your protection portfolio, a disability that puts you out of commission and not put you out of business.

Office Overhead Expense Insurance Highlights

- Coverage offered for rent, salaries, utilities, equipment leases and other normal and customary business expenses you incur.
- Survivor Benefit included at no additional cost. This feature ensures that any continuing business expenses are taken care of in the event of your death while disabled.
- Own Occupation Option (OOO) offers you added flexibility — and added protection.

The Plan Basics

The Office Overhead Expense Plan provides coverage for you as follows:

- Select coverage of \$100 to \$10,000 in increments of \$100.
- The Plan reimburses you for monthly operating expenses normally incurred by your business or partnership.

- Select the Waiting Period that suits your needs (7, 14 or 30 days).
- Select how long benefits can continue (6, 12, 18 or 24 months).
- Apply before Age 65 and keep your coverage up to Age 70, provided you remain the owner of (or partner in) a Firm[†] and share in a portion of the expenses of the Firm.

[†] Refer to the Office Overhead Expense Insurance section at [CPAselectplans.com/OE](https://www.cpaselectplans.com/OE) for the complete definition of "Firm."

The Plan Features

This coverage includes the following special features at **no additional cost**:

All Your Premiums Waived If You Are Disabled

If you become Totally Disabled before Age 65, all premiums for Office Overhead Expense Insurance will be waived for as long as disability benefits are being paid.

Survivor Benefit

If you die while receiving benefit payments, your beneficiary will receive a lump-sum payment equal to three months' worth of the benefit payments to cover any ongoing operating expenses at the time of your death.

Rates

The Office Overhead Expense Insurance rates that apply to you — including the cost of optional Own Occupation protection — are outlined in the table on **page 8**.

Coverage Option

Own Occupation Option (OOO)

If you have coverage under the CPA Select Income Protection Plan, you can purchase an Own Occupation Option Rider for an additional premium. Under this option, you will be considered Totally Disabled if you cannot perform the essential duties of your regular occupation — even if you are working in another occupation.

Receiving Your Benefits

This Plan provides reimbursement of your share of the Firm's Monthly Expenses when you are unable to work as a direct result of an illness or injury. You can qualify for benefits under the following definition of disability:

- **Total Disability** — you are considered Totally Disabled if you are unable to perform the essential duties of your regular occupation, are receiving appropriate care and treatment from a qualified physician, and are not engaged in any other gainful occupation. (Note: with the Own Occupation Option, you can qualify for Total Disability benefits and work in another occupation.)

Non-taxable benefit payments for Total Disability begin after you have completed your chosen Waiting Period, and will be paid for up to the maximum benefit period you elected at the time of application.

The Fine Print

Eligibility

To apply for Office Overhead Expense Insurance, you must be:

- a member (or the spouse of a member) of one of the following participating provincial bodies:
 - Chartered Professional Accountants of New Brunswick
 - Chartered Professional Accountants of Newfoundland and Labrador
 - Chartered Professional Accountants of Nova Scotia

- Chartered Professional Accountants of Ontario
- Chartered Professional Accountants of Prince Edward Island
- Chartered Professional Accountants of Bermuda;

- under 65 years of age;
- resident in Canada or Bermuda; and
- the owner of (or a partner in) a Firm[†] and share in a portion of the expenses of the Firm.

Note: During the application process, you will need to disclose your personal medical and non-medical history on the application. Any past or present medical and non-medical information provided on your application will be used by the underwriter to assess your eligibility for disability insurance.

Limitations and Exclusions

This Plan does not pay any remuneration to the member, or to any person replacing the member, for performing the member's prior duties intended to generate income for the Firm. The costs of any new purchases of equipment or supplies entered into after your disability date are excluded as well. In addition, all limitations and exclusions which apply to member Income Protection Insurance also apply to this Plan.

In the event of joint occupancy or partnership, only your share of the office overhead expenses will be covered.

Coverage ends at Age 70 or when you cease to be the owner of (or partner in) a Firm.[†]

[†] Refer to the Office Overhead Expense Insurance section at CPAselectplans.com/OE for the complete definition of "Firm."

Member Office Overhead Expense Insurance

MONTHLY PREMIUMS FOR MEMBERS PER \$100 OF OFFICE OVERHEAD EXPENSE INSURANCE

Benefit Period	6 months			12 months			18 months			24 months		
	7 days	14 days	30 days	7 days	14 days	30 days	7 days	14 days	30 days	7 days	14 days	30 days
Male, Age**												
Under 40	\$ 0.75	\$ 0.65	\$ 0.45	\$ 0.90	\$ 0.80	\$ 0.55	\$ 1.15	\$ 1.05	\$ 0.65	\$ 1.50	\$ 1.40	\$ 0.80
40 to 49	1.05	0.90	0.65	1.25	1.10	0.75	1.60	1.45	0.90	2.10	1.95	1.10
50 to 64	2.20	1.85	1.30	2.65	2.25	1.45	3.30	2.85	1.75	4.15	3.65	2.20
65 to 69***	3.65	3.00	2.10	4.50	3.75	2.45	4.75	4.00	2.85	5.00	4.25	3.25
70	Coverage ends											
Female, Age**												
Under 40	\$ 0.80	\$ 0.75	\$ 0.50	\$ 1.00	\$ 0.90	\$ 0.60	\$ 1.25	\$ 1.10	\$ 0.70	\$ 1.55	\$ 1.35	\$ 0.85
40 to 49	1.15	1.00	0.70	1.35	1.20	0.80	1.65	1.45	0.90	2.05	1.75	1.00
50 to 64	2.10	1.75	1.25	2.50	2.15	1.45	3.05	2.65	1.60	3.75	3.25	1.75
65 to 69***	3.25	2.75	1.95	4.00	3.35	2.30	4.15	3.50	2.65	4.35	3.70	3.00
70	Coverage ends											
Own Occupation Option							To add Own Occupation coverage, multiply your premium above by 1.15					

* The Waiting Period is that period for which no benefits are paid and after which disability benefits begin to accrue.

** "Age" means Age attained as of the Policy Anniversary date (June 1). Please note that premiums increase as you reach certain Ages, as shown in the tables.

*** Rates over Age 64 apply to renewal of existing coverage only. Rates are subject to change.

You Asked Us

Is a medical exam necessary?

All applicants must complete a short statement of health and other particulars of insurability. If Manulife requires a medical examination of any applicant, it will be at Manulife's expense. The applicant will be notified directly in this case.

There are no medical requirements for any additional coverage purchased when you exercise a Future Insurability Option (FIO).

Would I be able to collect disability benefits if I could still work at some other job?

Many disability plans cease paying benefits once you are considered able to pursue any type of gainful employment — whether it is professional or menial. These programs are black and white — if you can work at anything, benefits are not paid.

However, understanding your unique training and talents, the CPA Select Insurance Plans will provide full benefits, provided you are not otherwise

gainfully employed, if a Total Disability prevents you from performing the essential duties of your regular occupation — not just any occupation — and you suffer a loss of income.

You can enhance your coverage by purchasing the Own Occupation Option when you purchase Income Protection or Office Overhead Expense Insurance. With this option, you can continue to receive Total Disability benefits or receive a reimbursement of Monthly Expenses even if you become gainfully employed in an occupation other than your own.

Can I still collect disability benefits if I can make a meaningful contribution on a reduced basis?

Your Income Protection coverage contains a Partial Disability benefit provision. This special provision will provide partial benefits if an illness or injury causes you to lose 20% or more of your Earned Income.

Will my disability benefit payments be eroded by inflation?

Your Income Protection Plan includes a Cost of Living Adjustment. This important feature will **automatically increase your benefits by up to 8% annually** (based on annual escalation factors under the Canada Pension Plan). Increases are effective each **January 1st**, provided you received Total Disability benefits for the preceding six months.

What if I move or change jobs?

This coverage may be continued no matter where you choose to work, provided you maintain your membership and pay your premiums when they are due.

What happens if I am claiming disability benefits while residing outside of Canada, the U.S.A. or Bermuda?

If you are claiming disability benefits and are residing in a country where we are unable to obtain proof of disability, the insurer has the right to request that you return to Canada, the U.S.A. or Bermuda at a minimum of once per year to provide proof of disability.

Are my disability benefits taxable as income?

Your benefits are **tax-exempt** as long as you pay the associated premiums, personally, from your after-tax income. Removing the tax hit increases the purchasing power of your benefit payments (as does the Cost of Living Adjustment discussed above).

Will disability benefits pay enough to make a difference to a well-paid professional?

While many basic disability plans cap overall benefit payments at lower levels, your Member Income Protection Plan was designed with well-compensated accounting professionals in mind, and offers you coverage of **up to \$15,000 per month, tax-free**.

Will my monthly disability income benefit be reduced by other sources of income?

Your monthly income benefit is not integrated with other income sources unless the total income from all sources exceeds your Pre-Disability Net Earned Income. For more details, visit **CPAselectplans.com**.

What if I have group disability coverage? Can I buy “Top Up” or “Offset” coverage using the CPA Select Plan?

Yes to both. The CPA Select Plan gives you the flexibility to select the coverage that meets your needs.

If your existing group disability insurance provides less coverage than you would otherwise qualify for based on your earnings (according to the CPA Select Plan’s Income Replacement Formula), you can “Top Up” your coverage. Essentially, you can buy coverage equal to the difference between:

- the benefit provided by your current plan, and
- the additional amounts available through CPA Select Income Protection Insurance.

Alternatively, you can purchase full or “offset” coverage under the CPA Select Income Protection Plan. In this case, the benefits you receive from CPA Select during a disability would be offset (i.e., reduced) by the benefits payable from your existing disability insurance arrangement. The actual amount of the offset — and the total monthly benefit payment you receive during your disability leave — will depend on **(1)** the CPA Select coverage available to you according to the Income Replacement Formula, and **(2)** the benefit payable from your group plan.

This offset option will be of particular interest if you are worried about the amount of your current group disability coverage — or you want to ensure that you have meaningful coverage in place if and when you leave your current employer.

For more information, visit **CPAselectplans.com**.

Updating Your Coverage Information

You can update your address, telephone number, email address and payment method online at **CPAselectplans.com** by clicking on “Resource Centre”, or by contacting a Manulife Customer Service Representative by phone or email.

If you wish to change your name or your beneficiary, or apply for additional coverage, you can download printer-ready PDF forms, to be completed and mailed to Manulife, from **CPAselectplans.com**. You can also contact a Manulife Customer Service Representative by phone or email to request these forms.

About the Underwriter of the CPA Select Insurance Plans

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, we operate as Manulife across our offices in Canada, Asia, and Europe, and primarily as John Hancock in the United States. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2018, we had more than 34,000 employees, over 82,000 agents, and thousands of distribution partners, serving almost 28 million customers. As of September 30, 2019, we had over \$1.2 trillion (US\$881 billion) in assets under management and administration, and in the previous 12 months we made \$29.8 billion in payments to our customers. Our principal operations in Asia, Canada and the United States are where we have served customers for more than 100 years. We trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

Your Right to Privacy

Notice on Exchange of Information

Information regarding your insurability will be treated as confidential. The Manufacturers Life Insurance Company (Manulife) or its reinsurers may, however, make a brief report on it to MIB, Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies which operates an insurance information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 416-597-0590. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction. The address of MIB's information office is: 330 University Avenue, Suite 501, Toronto, ON M5G 1R7.

Manulife, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at mib.com.

Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in Manulife's offices or those of Manulife's administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo, ON N2J 4C6.

30-Day Money-Back Guarantee

Once you have received your Certificate of Insurance for your coverage under the CPA Select Insurance Plans, read it carefully. If you are not completely satisfied with the outlined terms and conditions, contact Manulife within 30 days of receipt to have your coverage cancelled and your premiums refunded in full.

CPA Select Insurance Plans

offer you a full range of insurance coverage options:

- Term Life
- Child Life & Accident
- **Income Protection[†]**
- Catastrophic Health
- Personal Accident
- Critical Illness
- **Office Overhead Expense[†]**

[†] Income Protection and Office Overhead Insurance Plan information is included within this brochure. For information on the additional plans listed above, find complete details on the CPA Select Insurance Plans website at **CPAselectplans.com**.

Get the coverage you want, quickly and easily.

CPAselectplans.com

Need assistance?

Email us at: **am_service@manulife.com**

Or call Manulife toll-free at:

1 866 219.4245 (Monday to Friday, 8 a.m. to 8 p.m. ET)

*CPA Select and CPA Select Plans are official marks of the Chartered Professional Accountants of Ontario.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the group policies underwritten by The Manufacturers Life Insurance Company and issued to members of the Chartered Professional Accountants of Ontario (CPA Ontario). These policies may be amended by mutual agreement between the Insurer and CPA Ontario.



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