

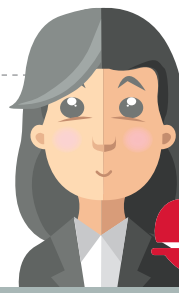
Manulife's Ready CompleteCare plan

Coverage amount:

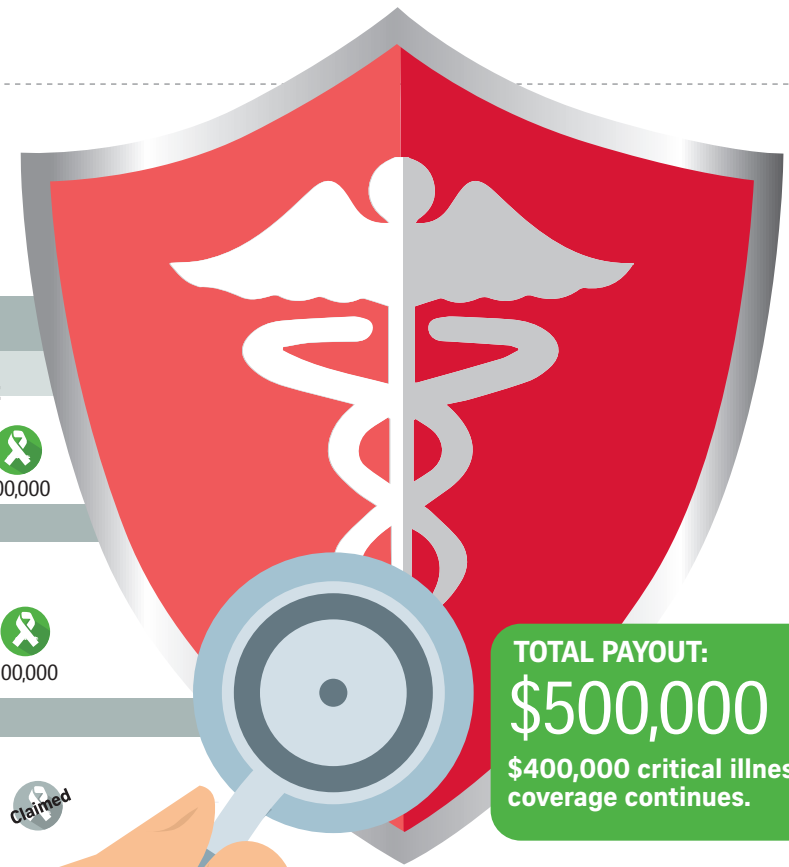
Critical illness:
\$500,000
 (\$100,000 per claim, up to 5 times)

Additional major critical illness:
\$200,000
 (one-off claim)

Recurring cancer:
\$200,000
 (\$100,000 per claim up to 2 times)



JANE CHUA, 35 bought a
\$100,000*
Ready CompleteCare (cover me again) plan



AGE	CONDITION	CLAIMED AMOUNT RECEIVED	REMAINING COVERAGE	
			Critical illness	Additional payout
45	Diagnosed with early stage breast cancer	Critical illness coverage: \$100,000	 (\$100,000 per claim, up to 5 times)	\$200,000 \$100,000 \$100,000
At age 48, Jane recovered from early stage breast cancer.				
50	Cancer relapsed, diagnosed with advanced stage breast cancer	Additional major critical illness benefit: \$200,000 Recurring cancer benefit: \$100,000		\$100,000
At age 55, Jane recovered from advanced stage breast cancer.				
70	Diagnosed with advanced stage lung cancer	Recurring cancer benefit: \$100,000		

NOTE: *Jane's annual premium: \$1,866. Total premiums paid up to age 75: \$74,640.

• The additional major critical illness benefit pays for six covered critical illnesses while the recurring cancer benefit pays for subsequent advanced stage major cancer.

Source: MANULIFE SUNDAY TIMES GRAPHICS

