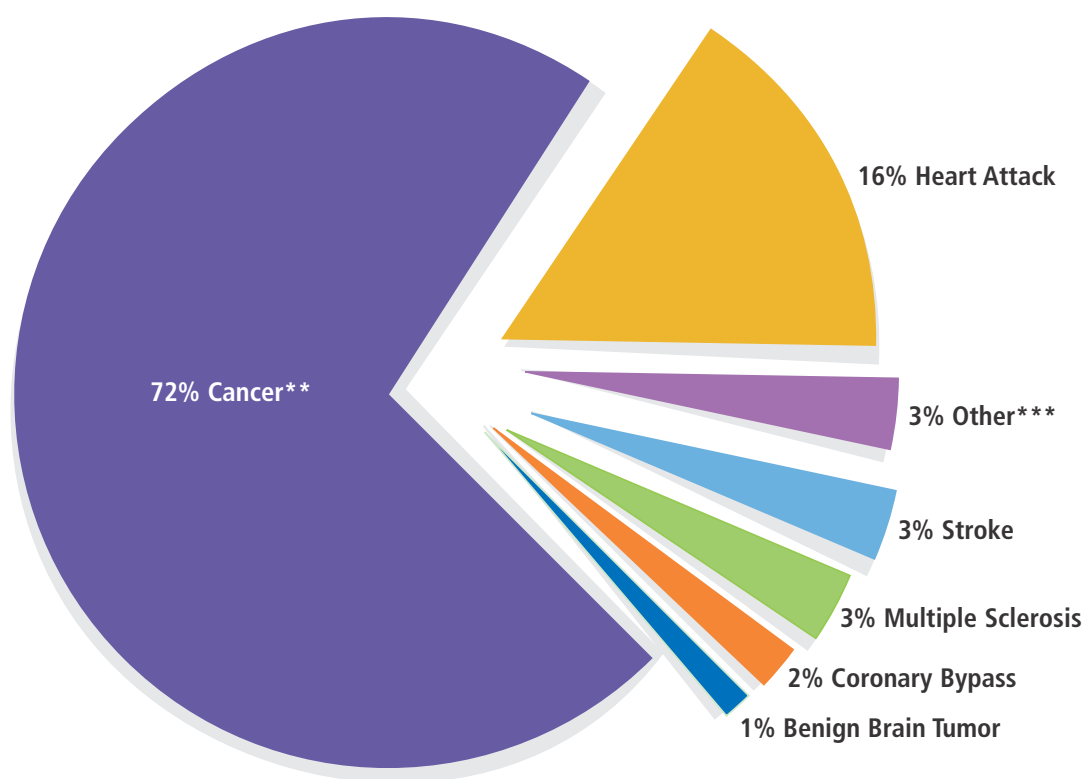


Manulife's **critical illness** insurance claims history

Which illnesses have generated the most claims*?

72% of Manulife's critical illness insurance claims are for cancer. Overall, our claims history reinforces the fact you should be very concerned about the quality of coverage in your critical illness policy for: cancer, heart attack and stroke.



* Based on policy count.

** This includes all prostate and breast cancer and is not limited to only early stages of prostate cancer and ductal carcinoma in situ of the breast.

*** 50% of other claims paid are for Parkinson's and Motor Neuron Disease.

Who's claiming?

	Percentage	Average Age	Youngest Claimants	Oldest Claimant
Female	46%	47	20 (cancer)	66 (cancer)
Male	54%	49	26 (cancer)	67 (cancer)

Critical illness doesn't discriminate – men and women of all ages and occupations feel its impact. The following chart, while not representative of all Manulife critical illness insurance claims, provides a glimpse at some of the men and women who have received a benefit.

Occupation	Age at time of claim	Reason for claim	# of months from issue to diagnosis*	Benefit paid
Transportation	44	Coronary Bypass Surgery	18	\$100,000
Educator	63	Cancer	52	\$250,000
Service	52	Stroke	59	\$50,000
Business	30	Heart Attack	6	\$200,000
Business	35	Multiple Sclerosis	31	\$100,000
Engineer	47	Cancer	3	\$500,000
Retail	46	Cancer	97	\$150,000
Homemaker	35	Cancer	19	\$100,000
Nurse	29	Kidney Failure	35	\$25,000
Finance	58	Heart Attack	4	\$100,000
Self-Employed	56	Coronary Angioplasty	11	\$6,250 Early Intervention Benefit
Manager	52	Breast Cancer	82	\$50,000 Early Intervention Benefit

*Information based on combined Lifecheque and Critical Needs claims paid data as of December 1, 2005. Based on an average of 30 days per month and rounded to the nearest month.

Lifecheque is offered through Manulife Financial (The Manufacturers Life Insurance Company).

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