

**You're not just buying insurance.
You're buying a solution.**

Security UL is part of the Manulife Universal Life Insurance Solution. With this solution, you can rest assured knowing that as your needs change, you can adjust your policy to meet those changing needs.

With Security UL, you have the InnoVision Advantage Option. This option allows you to add benefits, investment accounts and features of our other universal life policy, InnoVision, at a point in the future.

And your policy is backed by Manulife, a name synonymous with strength and stability. To insure you today. And protect you tomorrow.

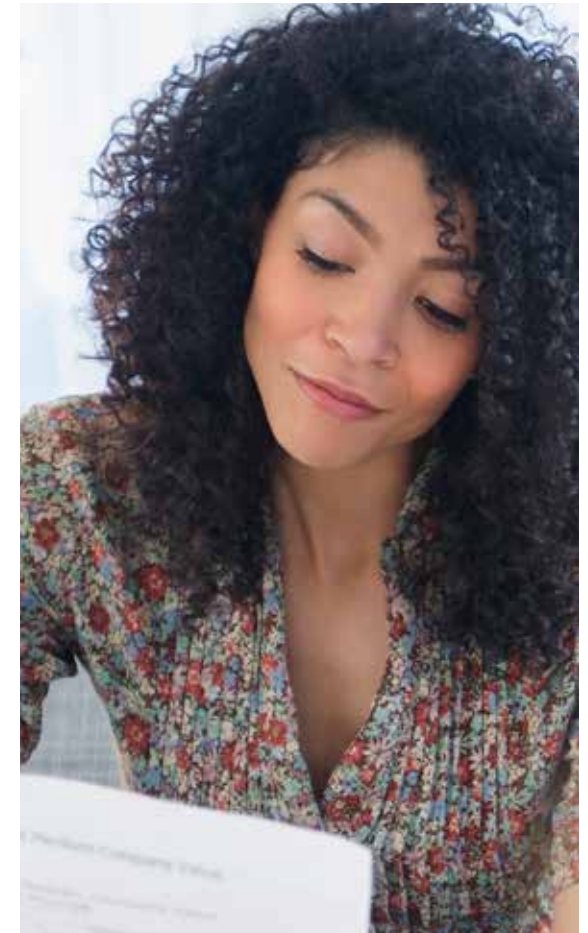


Insurance



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SECURITY UL

Insuring today.
Protecting tomorrow.

THE MANUFACTURERS
LIFE INSURANCE COMPANY



Insurance

A photograph of a man and a young girl smiling and laughing together. The man is on the left, looking towards the girl on the right. The girl has her mouth wide open in a joyful laugh. The background is a bright, slightly blurred indoor setting.

Protecting your life means
protecting your dreams

All of us dream about what tomorrow will bring. While we're pretty certain that tomorrow will bring a sunrise and sunset, what else happens is not always certain. That's why life insurance is so important. It gives you peace of mind knowing that you, your loved ones and/or your business are protected ... no matter what tomorrow brings.

Security UL from Manulife is the perfect product to protect your dreams. It is affordable universal life insurance that is easy to understand and easy to manage.

When you choose **Security UL**, you have:

- **Flexibility** to customize your plan to meet your individual needs. With Security UL you can insure one or more people, add extra benefits or change your coverage in the future.
- **Access** to quality investment accounts. Security UL has a mandate to be easy to understand and manage. That's why the investment accounts available are hand-picked to offer you the safety and security of simple accounts and other accounts that give you the opportunity to have your policy's growth linked to equity markets.
- **Guarantees** that give you added peace of mind. We have built several guarantees into Security UL – so you can buy the insurance with the confidence of knowing things won't change. Your premiums are guaranteed not to increase, we guarantee administration charges won't change and we offer an investment account that guarantees you a minimum interest rate for the life of the policy.
- **Information** to manage your policy. With Security UL, you can choose how much information you need about your policy. You will receive a colourful, informative statement up to four times a year or if you want more immediate information, you can track your investments with our universal life website (manulife.ca/ul).
- **Potential** for lower premiums with our Healthstyles program. Healthstyles is a better way of determining what you should pay for your life insurance. We look in greater detail at your health and lifestyle and reward your healthy living with improved rates.
- **Rewards** for keeping your policy long-term. The Security UL Bonus gives you extra interest on the money you keep in your policy once you've reached the 5th policy anniversary.