



Universal Life Insurance Solutions

When it comes to universal life, Manulife leads the industry with products that offer the features and benefits your clients want most. And, our track record shows our commitment to continuous product improvement.

Key Features	InnoVision	UltraVision	Limited Pay UL			Security UL
Issue ages	<ul style="list-style-type: none"> Single Life: 0 - 80 YRT 85/15 and YRT 100; 18 - 85 Level JFTD: 25 - 80 YRT 85/15 and YRT 100; 25 - 85 Level JLTD (CLD): 25 - 90 YRT 85/15 and Level; 25 - 80 YRT 100 JLTD (CFD): 25 - 85 Level only 	<ul style="list-style-type: none"> Single Life: 1 - 65 JLTD: 25 - 85 (ESLA 65 or lower) 	Life	JFTD	JLTD	<ul style="list-style-type: none"> Single Life: 0 - 85 Level JFTD: 25 - 85 JLTD: 25 - 90 Age nearest birthday
Minimum face amount COI premiums	\$100,000 <ul style="list-style-type: none"> Level YRT 100 YRT 85/15 	<ul style="list-style-type: none"> Face amount determined by initial deposits Minimum initial deposit is \$25,000 Spread-based cost of insurance 	\$25,000	<ul style="list-style-type: none"> Level COI - 10 years Level COI - 15 years Level COI - 20 years 	\$50,000	<ul style="list-style-type: none"> Level
Coverage types	<ul style="list-style-type: none"> Single Life Multi Life Joint first-to-die Joint last-to-die Joint last-to-die, costs to last death Joint last-to-die, costs to first death 	<ul style="list-style-type: none"> Single Life Joint last-to-die 	<ul style="list-style-type: none"> Single Life Multi Life Joint first-to-die Joint last-to-die 	<ul style="list-style-type: none"> Single Life Multi Life Joint first-to-die Joint last-to-die 	<ul style="list-style-type: none"> Single Life Multi Life Joint first-to-die Joint last-to-die 	
Death benefit options	<ul style="list-style-type: none"> Level Face Face Plus Account Value on first death Account Value on last death 	<ul style="list-style-type: none"> Face Plus 	<ul style="list-style-type: none"> Face Plus 	<ul style="list-style-type: none"> Face Plus 	<ul style="list-style-type: none"> Face Plus 	
Investment accounts	<ul style="list-style-type: none"> Savings 1, 3, 5, 10, 20 year GIAs simple & compound Balanced Index Accounts Portfolio Average Accounts Indexed Accounts Managed Accounts 	<ul style="list-style-type: none"> Savings account 1, 3, 5, 10, 20 year GIAs Average GIA Account Balanced Index Accounts Indexed Accounts Managed Accounts 	<ul style="list-style-type: none"> Savings Account Average GIA Account Guaranteed Investment Account – Simple Interest: 1, 3 and 5 year Guaranteed Investment Account – Compound Interest: 3 and 5 year Simplicity Portfolio Managed Accounts 	<ul style="list-style-type: none"> Savings Average GIA Account Balanced Index Accounts 		
Death benefit guarantee policy admin fees	75% on all accounts <ul style="list-style-type: none"> \$8 policy fee \$4 life fee 	<ul style="list-style-type: none"> 75% of deposits less withdrawals None 	75% on all accounts <ul style="list-style-type: none"> \$5 policy fee guaranteed to be charged for the first 10 years only 	75% on all accounts <ul style="list-style-type: none"> \$7 policy fee \$3 life fee 		

Key Features	InnoVision	UltraVision	Limited Pay UL	Security UL
Transfer fees	None	None	None	None
Surrender charges	8 year schedule (10 year schedule for Wealth Enhancer Plus)	12 years plus one month schedule	None	None
Guaranteed cash values	None	None	Start in at the fifth coverage anniversary	None
Optional riders and benefits	<ul style="list-style-type: none"> ■ Term Insurance Rider (TIR) ■ Accidental Death Benefit (ADB) ■ Protection Indexor Rider (PIR) ■ Wealth Enhancer Riders (WEI/WED/WEP) ■ Waiver of Deductions Rider (WOD) ■ Guaranteed Insurability Option (GIO) ■ Business Value Protector (BVP) ■ Child Protection Rider (CPR) 	None	<ul style="list-style-type: none"> ■ Term Insurance Rider (TIR) ■ Total Disability Waiver (TDW) ■ Child Protection Rider (CPR) ■ Business Value Protector (BVP) 	<ul style="list-style-type: none"> ■ Term Insurance Rider (TIR) ■ Total Disability Waiver (TDW) ■ Child Protection Rider (CPR) ■ Guaranteed Insurability Option (GIO) ■ Business Value Protector (BVP)
Special features	<p>Joint Legacy Protector</p> <ul style="list-style-type: none"> ■ Ability to switch some or all of your Joint-first-to-die coverage to Joint last-to-die without evidence of insurability. <p>Disability benefit</p> <ul style="list-style-type: none"> ■ Ability to access the cash value tax-free¹ if an insured person becomes disabled. 	<p>Automatic insurance adjustments</p> <p>Multiple deposit incentive</p> <ul style="list-style-type: none"> ■ Spread rate discount based on multiple deposits made into the policy. <p>Disability benefit</p> <ul style="list-style-type: none"> ■ Ability to access the cash value tax-free¹ if an insured person becomes disabled. <p>Cost-type change</p> <ul style="list-style-type: none"> ■ Switches to level COI are available, subject to underwriting. 	<p>Disability benefit</p> <ul style="list-style-type: none"> ■ Ability to access the cash value tax-free¹ if an insured person becomes disabled. 	<p>Joint Legacy Protector</p> <ul style="list-style-type: none"> ■ Ability to switch some or all of your joint first-to-die coverage to joint last-to-die without evidence of insurability. <p>Disability benefit</p> <ul style="list-style-type: none"> ■ Ability to access the cash value tax-free¹ if an insured person becomes disabled. <p>InnoVision Advantage</p> <ul style="list-style-type: none"> ■ Option allows the policy owner to add all the features, investment accounts, benefits (and costs) of an InnoVision policy.
Bonus	<ul style="list-style-type: none"> ■ Bonus option ■ No bonus option with lower management fees. 	<ul style="list-style-type: none"> ■ Year 5 one-time multiple deposit incentive bonus 	<ul style="list-style-type: none"> ■ No bonus with lower management fees. 	<ul style="list-style-type: none"> ■ Yes

¹Based on current tax legislation (March 2010)

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