

Optional Life Insurance can help protect your family if you or your spouse are no longer here and able to provide for them.

- Take advantage of affordable group rates<sup>1</sup>
- Benefit payment is tax free
- Up to \$300,000 of coverage for both you and your spouse
- Up to \$50,000 of coverage for your children – *with no health questions asked or medical exam required when you apply for coverage within 60 days of your eligibility*

**Apply today!**

### Questions?

If you want more information please call your plan administrator, Mercer, at **204-947-0055**.



<sup>1</sup> Rates are calculated based on your age and smoking status as of the effective date of coverage. Rates are reviewed every year, may change, and will increase as you move into the next age band. Premiums may be subject to applicable provincial sales tax.

All claims must be approved by Sun Life Financial.  
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09-16



Get up to \$300,000 of coverage for you and/or your spouse!

## The Manitoba Teachers' Society (MTS)

### Optional Life Insurance

#### Give security to those you care about

Nothing could replace you if you were to die suddenly, however, life insurance can help reduce any potential financial risk your sudden death could cause your family or relatives.

With affordable rates through the MTS, you can help protect your family if you are no longer here for them. Plus, coverage can cost just pennies a day.

**This offer is available to all MTS members including Term and Substitute teachers. See inside for details.**



You and your spouse can each apply for up to \$300,000 of Optional Life Insurance coverage, from a minimum of \$10,000, in units of \$10,000. You will need to answer health questions when applying.



If you and/or your spouse are approved for coverage, each of your dependent children **automatically qualifies for \$10,000 of coverage at no additional cost**. Plus, you can buy up to an additional \$40,000 of Optional Life Insurance for each of your dependent children – and we won't ask you for their health information at the time of application as long as you've applied for coverage within 60 days of your eligibility.

## “Give me one good reason to buy Optional Life Insurance.”

We have three.

- 1. The price:** You can take advantage of the MTS group buying power and obtain affordable insurance coverage at **low group rates<sup>1</sup> for both you and your spouse**.
- 2. The security:** Optional Life Insurance can help your loved ones replace your income while they adjust to new circumstances. Or, they may choose to pay off any debt you may leave behind, like a mortgage or line of credit, continue to save for retirement, or put it towards your children's education.
- 3. The control:** This coverage goes where you go. If you ever leave the MTS, you and your spouse may be able to maintain all, or a portion of your Optional Life Insurance coverage with Sun Life Financial. Simply call 1-877-893-9893 any business day between 8 a.m and 8 p.m. ET and we'll help you through the process over the phone — no paperwork, no appointment necessary. Your answers to certain questions regarding your health will determine the amount of Optional Life Insurance coverage you can convert. It's that easy!

## How much does it cost?

By choosing coverage through the MTS, you can often get coverage for less than it would cost to buy on your own. And, to make things easy for you, your insurance payments will be deducted directly from your bank account.

### Optional Life Insurance

Annual rates per unit of \$10,000

Age Band	Non-smoker	Smoker
18 - 34	\$5.41	\$10.71
35 - 39	7.04	13.39
40 - 44	10.08	19.43
45 - 49	18.74	33.60
50 - 54	39.90	78.28
55 - 59	63.21	124.53
60 - 64	103.74	202.07
65 - 69	163.06	317.73

### Child Optional Life Insurance

Annual rate per unit of \$10,000 – First unit is free

\$5.10 per child

You or your spouse need to purchase coverage in order to buy child coverage.



### Applying is easy

Simply complete the applicable forms for Optional Life Insurance, available online at <http://www.mbteach.org>.

Return the completed enrolment form to Mercer at 1410-1 Lombard Place, Winnipeg, MB, R3B 0X5, and forward your completed health statement to Sun Life.

You will be notified whether your application is approved or not. Coverage for your dependent children begins when your or your spouse's application is approved.

**Apply today!**