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Planning for the future

Costco supplier Manulife offers long-term life insurance



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COSTCO CONNECTION

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A lot can change over 20 years. Children become adults, mortgages get paid down and careers unwind. As life moves forward along with expenses, it's important to keep protecting those who matter most. Costco insurance supplier Manulife is making it easier than ever to map out coverage.

Manulife's new 20-year Term Life Insurance—with exclusive rates for Costco members—helps with long-term financial protection in case of the unexpected. Costco members are now able to lock in their rate for two full decades. The plan's predictable rates can help budget long-term, even while supporting a growing family, managing debt or paying a mortgage.

Additionally, Costco members can choose from five-year and 10-year terms.

The 20-year plan is available to Costco members and their spouses who are Canadian residents ages 18 to 70, with renewal available up to and including age 89—and coverage terminating at age 90. It's designed to support your needs and health with:

- Optional coverage amounts: from $50,000 to $2 million, available in $25,000 increments
- A built-in Living Benefit, available until age 85 and once insured for a minimum of two years under your policy: access up to 50% of your coverage (with a max of $200,000) if diagnosed with a terminal illness and given less than 12 months to live. Remaining coverage is paid to your beneficiaries upon passing
- No medical questions required at renewal
- Those who have avoided tobacco and nicotine products for at least 12 months can save even more on premiums

All plans come with a 30-day money-back guarantee. If Costco members are not satisfied for any reason, they can return their policy within 30 days of the issue date. Manulife will cancel the coverage and refund the premium—no questions asked. ■

Many benefits

Looking to round out your coverage for today and the years to come? Manulife offers health, dental and travel insurance plans at exclusive rates for Costco members. Whether you're planning a trip, managing everyday health needs or preparing for the unexpected, you and your loved ones can stay covered, wherever it's needed the most. Plus, Executive Members save up to 5% on most plan premiums.