CPA ONTARIO | Manulife



[5.0 BACK COVER (CTA/PRODUCT LIST/LEGAL) = ALWAYS TRUE]

Protecting your financial future is easier with the CPA Ontario Insurance Plans.

1. Review this document, along with your Premium Notice mailed to you in the first week of May. You can also explore your options online at **manulife.ca/cpaohome**
2. Or complete your enclosed personalized application and return it in the postage-paid envelope.

The Insurance Plans sponsored by CPA Ontario provide comprehensive, flexible coverage for whatever your personal and professional life brings. Go online to learn more about the full range of plans that are available to you:

- Member Term Life
- Spouse Term Life
- Child Life & Accident
- Personal Accident
- Income Protection
- Health & Dental
- Office Overhead Expense
- Critical Illness



Applying online is fast and easy.

Visit Manulife.ca/<URL>

Need Assistance?

Call Manulife at
1 866 219.4245
(Monday to Friday, 8 a.m. to 8 p.m. ET)

* The Insurance Plans sponsored by CPA Ontario are official marks of the Chartered Professional Accountants of Ontario.

The Insurance Plans sponsored by CPA Ontario are underwritten by The Manufacturers Life Insurance Company (Manulife) and sponsored by the Chartered Professional Accountants of Ontario. You must be a member of one of the participating provincial bodies in New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, or Prince Edward Island, or in Bermuda, for you and your family to remain eligible for coverage under the Plans. Any initial or additional purchases of insurance products under the Insurance Plans sponsored by CPA Ontario must be made while resident in Canada or Bermuda.

This Personal Insurance Report is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Policy issued by The Manufacturers Life Insurance Company to the Chartered Professional Accountants of Ontario. Premium rates may change at any policy anniversary in accordance with the terms of the Policy.

Plans underwritten by The Manufacturers Life Insurance Company (Manulife).

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CPA ONTARIO | Manulife

CPA Ontario Insurance Plans

Time tested, member supported.

55+ years protecting CPAs.

Rated **4.2 out of 5** by our members.



Spring 2026 Personal Insurance Report

CPA Ontario Sponsored Insurance Plans

Prepared by Manulife for: <Firstname> <Lastname>

Certificate Number: <XXXXXXXXXX>

[5.0 SIDEBAR FLAP FRONT = ALWAYS TRUE]

<Firstname>, it's time to review your CPA Ontario Insurance Plans.

The information in this report is based on your current coverage with recommendations personalized for you. This is your opportunity to reflect on your current and future insurance needs – and to help ensure that your coverage remains in step with changes that may have happened in your life and the world around you.

It's no coincidence that these plans have been chosen by **more than ten thousand of your peers**. Since 2020, members have received over **$90 million** in life and living benefits – support that offered meaningful financial relief to them and their families. Throughout this report, you'll see more reasons why these CPA-exclusive plans earn an average rating of **4.2 out of 5 stars**.

Here are your 2026 highlights:

[5.2 MEMBER HAS 7–9 MTL UNITS – AND NO FLAGS –> 5.0 FLAP MTL HIGHLIGHT]
[FOR 9 MTL UNITS]

MEMBER TERM LIFE INSURANCE

You can add $25,000 at no additional cost – enjoying 10% volume savings on coverage of $250,000.

[7.2 IF NO FLAGS AND 0 SPOUSE TERM LIFE (STL) UNITS AND MEMBER IS 51 AND OLDER –> 5.0 FLAP SPTL HIGHLIGHT]

SPOUSE TERM LIFE INSURANCE + IF HIGHLIGHT]

If it takes two to run your household, you can get coverage for your spouse at the same exclusive member rates.

[5.1 IF 1+ IP UNITS (HAS SOME INCOME PROTECTION COVERAGE) –> 5.0 FLAP + IP HIGHLIGHT]

INCOME PROTECTION INSURANCE

Your ability to earn an income is worth protecting – see how Income Protection can help.

[8.0 IF 0 PERSONAL ACC (PA) AND 0 SPOUSE PERSONAL ACC (SPA) UNITS AND MEMBER HAS 1+ STL UNITS AND HAS NO FLAGS –> 5.0 FLAP PA HIGHLIGHT]

PERSONAL ACCIDENT INSURANCE

It's just $1.79/month for you and your spouse to each add $50,000 of Personal Accident coverage.

Keep reading your Spring Report to find out more!

For specific details on your report highlights above, read through your 2026 Personal Insurance Report.

[6.0 ALL MEMBERS]

Your peers had a lot to say about your plans.

"My wife and I have had this coverage for years and have never regretted the decision."
– Clinton (age 62), CPA

"I found it more competitive than what either my husband or I can obtain from our employers, who are insurance companies, by the way!"
– Michelle (age 56), CPA

"Good value for money and has both Manulife's and CPA Ontario's reputation for standing behind the product."
– Anita (Age 52), CPA

"I would recommend knowing it's a backed CPA Ontario Plan and the pricing was better than what we were paying with our prior plan."
– Victor (Age 39), CPA

"Very pleased with the experience, like the online application process and quick responses from agents when I had questions."
– Prem (Age 47), CPA

[3.0 INTRO = ALWAYS TRUE]

<Firstname>, discover why members have relied on CPA Ontario Plans for over 55 years.

As you review your current coverage, give some thought to **whether it has kept up with the changes in your life**. In these inflationary times, ensuring you have enough protection becomes even more important. **That's why many members use renewal season as an opportunity to reassess and adjust their coverage**.

With the Insurance Plans sponsored by CPA Ontario, you have a high degree of flexibility to adjust your coverage as your life and needs change. **Right-sizing or adding a new plan to your portfolio** can help ensure your loved ones have enough financial protection. Additionally, you can keep your coverage wherever you work or live globally, as long as you remain a member.¶

¶ You must be resident in Canada or Bermuda to buy coverage.

[4.0 MEMBER AGE IS UNDER 40]

What's on the horizon?
You may want to add coverage if you're:

- Establishing your career
- Starting a family or watching yours grow
- Getting or recently married
- Saving for a home or paying down a mortgage
- Building your retirement portfolio

[5.2 MEMBER UNDER 65 HAS 7–9 MTL UNITS + AND NO FLAGS]

MEMBER TERM LIFE INSURANCE

Increase your Term Life coverage and SAVE 10%.

With your current coverage, you already enjoy exclusive Term Life rates – but if you increase your coverage just a little more to $250,000, you could enjoy extra savings.

You currently pay [MTL Units X MTL Rate]/month for [$25,000 X Current MTL Units] of Term Life coverage. **Add [$250,000 – (Current MTL Units X $25,000)]** of coverage and **pay just $[0.90 X 10 X MTL Rate]/month.§**

That's just [(10 X $MTL Rate X 0.90) – (Current MTL Units X MTL Rate)] more per month **for [$250,000 – (Current MTL Units X $25,000)] of additional coverage**.

✔ **You can add $25,000 at no additional monthly cost.**
Thanks to the **10% savings**, $250,000 in coverage costs the same as $225,000.#

Take advantage of these savings today!

§ Rates shown above are for a [age]-year-old [gender] [smoking status].
# Volume savings are determined per person and applied to individual coverage.

[7.2 IF NO FLAGS AND 0 SPOUSE TERM LIFE (STL) UNITS AND MEMBER IS 51 AND OLDER]

SPOUSE TERM LIFE INSURANCE

Get more protection for your family.

If it takes two to run your household, consider life insurance coverage for your spouse.

With Spouse Term Life you can help **protect your family's financial interests** – at the same low, member-only rates that you enjoy.

Get $50,000 of Spouse Term Life coverage for a [Member_Ageband]-year-old [Opposite_Member_Gender] non-smoker for **just $[2 X Nonsmoker_STL_Rate]**, or $[2 X Nonsmoker_MTL_Rate]/month for a [Member Gender] non-smoker.

Spouse Term Life coverage is available up to $2 million.

And you can also enjoy the following volume savings:##

- 10% on coverage amounts of $250,000 to $725,000
- 15% on coverage amounts of $750,000 to $1,225,000
- 18% on coverage amounts of $1,250,0000 or more.

Volume savings are determined per person and applied to individual coverage amounts.

[8.0 IF 0 PERSONAL ACC (PA) AND 0 SPOUSE PERSONAL ACC (SPA) UNITS AND MEMBER HAS 1+ STL UNITS AND HAS NO FLAGS]

PERSONAL ACCIDENT INSURANCE

Unexpected accidents and illnesses can happen. Are you covered?

Personal Accident Insurance is low-cost coverage that can help protect your family's income and **offset expenses associated with recovery**, like specialized care, medication, therapy, and equipment.

- **Acceptance is guaranteed** for you and your spouse
- Up to **$750,000** in coverage is available for each of you
- **Only $0.88/month for $25,000** of coverage
- **Premiums do not increase** as you age
- **24/7 global coverage**

✔ **For just $1.76/month per person,** you can each **add $50,000** of protection.

[6.1 IF 1+ IP UNITS (HAS SOME INCOME PROTECTION COVERAGE) ALL GENDERS, ALL AGES, NON-SMOKER/SMOKER]

INCOME PROTECTION INSURANCE

Has your salary increased? Give your Income Protection Insurance a raise, too.

It's a good idea to monitor your need for increased Income Protection, just as you consider your Term Life needs.

If your income has increased since you bought your **Income Protection Insurance**, now is an ideal time to increase your coverage – just in case a disabling illness or accident suddenly impacts your ability to earn an income.

Cover more than your base salary.

Remember, you can buy full coverage under the Income Protection Plan – whether or not you're already enrolled in an employer-sponsored disability plan.

If you haven't already added the **Own Occupation Option**, consider it now. It qualifies you for disability benefits if you're unable to perform the essential duties of your regular occupation – even if you are working in another occupation.

Thinking of changing jobs?

Or branching out on your own? Your employee coverage won't go with you, but your coverage will.

Do you have all the coverage you need?

Be sure. Use our online calculator to determine the maximum amount you can apply for. It might be wise to increase your coverage closer to the maximum.

Visit **manulife.ca/cpaoIP** and select "Get a Quote."

[3.0 INSIDE HEADING = ALWAYS TRUE]

2026 Spring Personal Insurance Report for:
<Firstname> <Lastname>

INSIDE CTA
[5.0 ALWAYS TRUE

<Firstname>, your next steps:

1. **Review the coverage recommendations** outlined in your personalized report.
2. **View your current coverage by logging into <url>.**
3. **Apply for additional or new coverage**

Completing and mailing in your personalized application enclosed in this package

Or

By applying online – it's fast and easy.
Visit Manulife.ca/URL

