

Original version: LifeWise - Introduction

January 28, 2011 -- Important LifeWise product announcement

In order to streamline our product portfolio, effective immediately, we will no longer offer LifeWise whole life insurance for sale for new business (including term conversions). LifeWise represents very low sales volume and is no longer a viable product for continued sales.

Applications for LifeWise will be handled as follows:

- **If you have already submitted an application for LifeWise, we will continue with underwriting, issue, and settle the policy in the normal manner.**
- Electronic or paper applications and applications for policy changes including term conversions must be received at one of two Manulife head office locations (see below) by **5:00 P.M. (EST) January 28, 2011**. Any application received after this deadline will be returned to the advisor.
- We will only accept original applications. We will not accept faxed copies of applications.
- For electronic applications submitted by the deadline, the completed Signature and Disclosure Booklet for Electronic Applications must be received within four business days of the electronic submission.
- Applications received by the deadline with outstanding requirements will follow the normal protocol for receipt of the outstanding requirements.
- If an application is closed because outstanding requirements are not provided in the allotted time, we will not reopen it as an application for LifeWise.
- Optional LifeWise policies will not be allowed regardless of when the original application is received.
- Any LifeWise application closed after **January 28, 2011** will not be reopened as an application for LifeWise.
- We will remove the LifeWise option from our Diamond View illustration software in an upcoming release and we will notify you when we have made this change. Until that time, while you can illustrate this product, any application we receive after the deadline of **January 28, 2011** that requests LifeWise will be returned.
- We will update our electronic and paper applications at a future date. As with the illustration system, while you can select this coverage type, any application we receive after the deadline of **January 28, 2011** that requests LifeWise will be returned.

Head office locations available for LifeWise applications:

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|-----------------------|-----------------------|
| Manulife Financial | Manulife Financial |
| 500 King Street North | 2000 Mansfield Street |
| Waterloo, ON N2J 4C6 | Montreal, QC H3A 2Z6 |

If you have any questions, please contact [Alison Cowan](#), Whole Life Product Director.