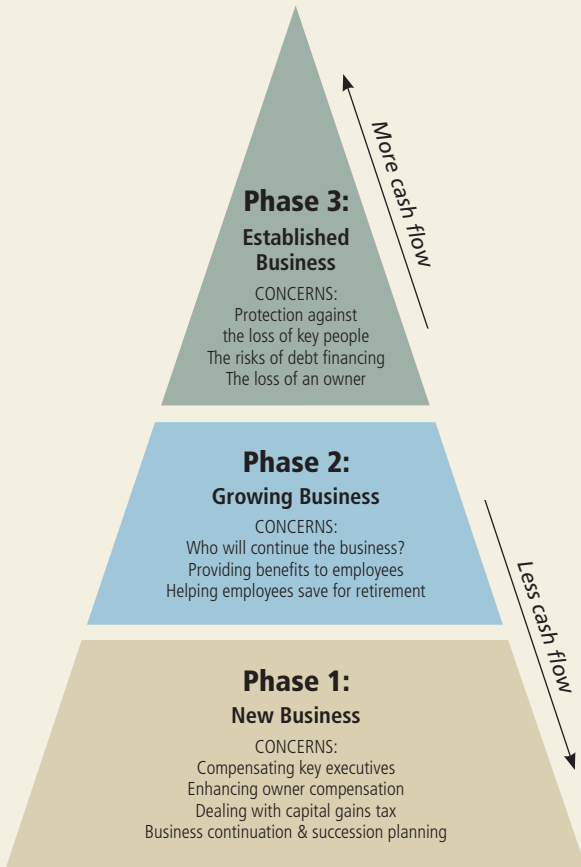


The business planning pyramid

You and your business are one and the same. That's why you will want to be certain that you own the right life and living benefits insurance for each phase of the business planning pyramid.



Manulife Financial
| For your future™

Your guide to the right insurance for you and your business



Insure Right

What would happen to your business if something happened to you?

Your energy, talent and hard work are the engine that drives your business. As a result, the success of your business is dependent on you. If you're not there, everything might grind to a halt. That's why you need to be prepared in case something happens to you.

As a business owner or professional, you face many challenges – not just in the day-to-day management of your business, but in ensuring its long-term viability. Most of us, however, spend more time managing the day-to-day than planning for the future. That's where the right life and living benefits insurance can help.

By insuring your life and health you're protecting your business and its future earnings. The right insurance will not only replace income and pay debts, it will also help protect your way of life and dreams for the future.

For more information, contact your advisor
or visit www.manulife.ca



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Key business concerns

- loss of an owner
- loss of a key person
- the risks of debt financing
- attracting and retaining employees/ executives
- covering capital gains tax liabilities
- business continuation and succession planning

The coverage you need

Now that you've built your business, it's important to protect everything you've worked hard to achieve – with the right life and living benefits insurance. But how do you know what type of insurance you need or how much coverage is enough? There's a simple way.

It's called Insure Right.



Five steps to the right insurance.

Insure Right is a five-step process that can help you determine the right life and living benefits insurance for you and your business.

