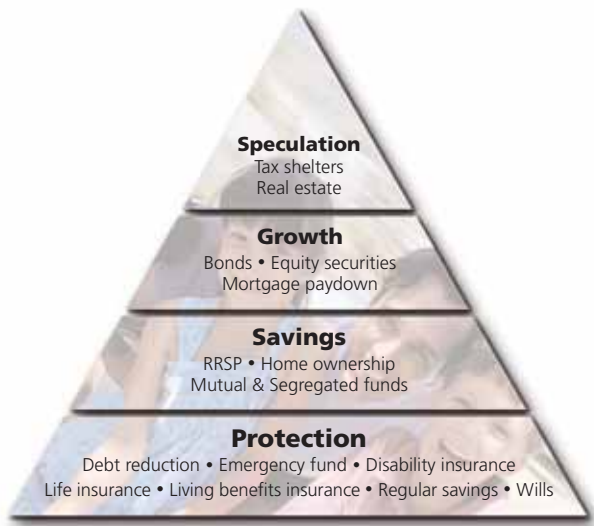


Planning for your future

If you're not sure how to plan for your financial future, take a look at the Financial Planning Pyramid. It's a widely accepted financial planning strategy that shows you how your plan should take shape.

The pyramid illustrates how the planning process proceeds in an orderly fashion and that it must be built on a sound foundation. The pyramid demonstrates which financial matters should be addressed first: insurance needs, a properly drawn will, debt elimination and an emergency fund.

As you move up the pyramid (as your financial life moves to higher levels), income protection needs are replaced by wealth accumulation needs with each level having more risk but also the potential for higher returns.



 **Manulife Financial**

Five steps to the right insurance for you and your family



Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners.

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 **Manulife Financial**
Helping You Make Better Financial Decisions™

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Insure Right

Are you insuring what you value?

Most people take the time to insure their homes, their cars and their personal belongings, but they don't think about insuring the two things that have the most value – their life and their health.

When you think about insuring your life and your health, what you're really thinking about is the need to insure the income that supports your lifestyle and the impact that death or illness could have on your ability to earn that income.

If you're not sure you need life insurance, ask yourself "if I die, will my family have the money to maintain our lifestyle?" If you've never considered critical illness or long term care insurance, ask yourself "if I get sick or if I can't look after myself, who will pay the bills or look after my needs?"

Whether or not you have dependents, you'll want to make sure that your finances allow you – or your loved ones – to continue to enjoy the quality of life you've worked hard to create.

The Insure Right solution

We know that insurance can be intimidating. That's why we created Insure Right – it's a simple five-step process that will provide the information you need to help you better understand insurance and ultimately, choose the right insurance protection.

STEP 1

The right advisor

Find an insurance advisor you feel comfortable with – one you can trust. Is this person professional and knowledgeable? Will this person be committed to your needs as they change? Do they understand the Insure Right process?

STEP 2

The right amount

One of the most important steps is determining how much insurance you need. This is where your advisor can help. Your advisor works with you on a confidential basis and discusses the details of your present financial situation. Then, using our needs analysis worksheet, helps you determine how much – and what kind – of insurance is best for you.

STEP 3

The right type

There are many different insurance plans available and understanding the basics of how they work can help you make an informed choice. Your advisor will explain each type to you. Remember, it's

important your insurance meets your needs at any stage in your life. This is the key principle of Insure Right.

STEP 4

The right price

Your advisor will work with you to ensure that what you pay fits comfortably within your budget.

STEP 5

The right insurer

There are also many things to consider when choosing an insurance company. Remember, your insurance policy is a contract that could last for many years. Choose an established company with a solid financial standing – if you need to make a claim, you want to be confident your insurer will be there to honour its obligations. And ask your advisor about the company's values and how it will treat you or your beneficiaries if you need to make a claim.

That's it! You're done ... five simple steps to owning insurance protection that will give you a lifetime of peace of mind and security.