

Credit Security Plan

It's about *more* than just insurance.

It's about helping protect the people you love.

Your home may be your greatest asset, but at the end of the day, the most important thing in life is family. With the rise in household debt at an all-time high, financial protection is more important today than ever. That's why Manulife Credit Security Plan (CSP) was created.

Manulife Credit Security Plan is optional life and disability insurance coverage that's here for you and your family if the unexpected happens. It can help ensure your mortgage payments are made and your loved ones are taken care of.

1 in 3

Canadians will be disabled for 90 days or more before age 65.³

56%

of Canadians who were disabled said they returned to work early due to financial reasons.

1 in 5

households would face immediate financial uncertainty if a primary wage earner suddenly passed.

There's no better time to protect your loved ones than now. Here's why:



Your coverage can start immediately

Once your mortgage is funded, you can be covered while your application is being reviewed.



We say YES to every eligible applicant

No matter what, every eligible applicant will be approved for some kind of coverage. If you don't qualify for full life and/or disability coverage, we can provide accidental death and accidental disability at a reduced premium.* You may accept this coverage by continuing to pay premiums for 60 days.



There's a payment option to fit every budget

CSP Insurance offers a variety of payment options including monthly, semi-monthly and biweekly. Look at the quote section on the application form to confirm which premium payment frequency is quoted.



Simple, convenient protection

When you apply, you will be asked questions about your health over the phone. Based on your answers, tests may be required. The results will determine your coverage and premiums. However, if the telephone interview or any applicable tests are not completed within 30 days, we will only provide coverage in case of accidents.



60-day money-back guarantee

If you apply and change your mind within the first 60 days, you will be given your money back, less any claims paid. That means that you can have coverage in place while you review your financial plan in greater detail.

Apply today and help protect the people you love.

If you have any questions, contact:



Tel: **1-800-295-6472** / Fax: **1-866-677-4329**



Email: **customerservice@creditsecurityplan.com**



Website: **www.manulife.ca**

The Manufacturers Life Insurance Company (Manulife)

* Accidental death premiums are 50% of the Life premiums and accidental disability premiums are 60% of the Disability premiums.

¹ Statistics Canada, Table 38-10-0238-01, Household sector credit market summary table, seasonally adjusted estimate, June 2020.

² Statistics Canada, Trends in the Canadian mortgage market: Before and during COVID-19, February 2021.

³ Canada Life and Health Insurance Association, A guide to disability insurance.

⁴ investmentexecutive.com. "Half of Canadians have no disability insurance," May 2019.

⁵ LIMRA, Canadian Facts About Life, September 2019.