

## Leave a legacy with LifeWise

Like many Canadians you recognize the important role charitable organizations play in the health of our local communities. You know these organizations depend on financial donations to maintain the services they provide and you've responded to this need by making a regular donation to your favourite charity. But you want to do more by leaving something to your charity when you die.

### Did you know that a gift of life insurance is a great solution?

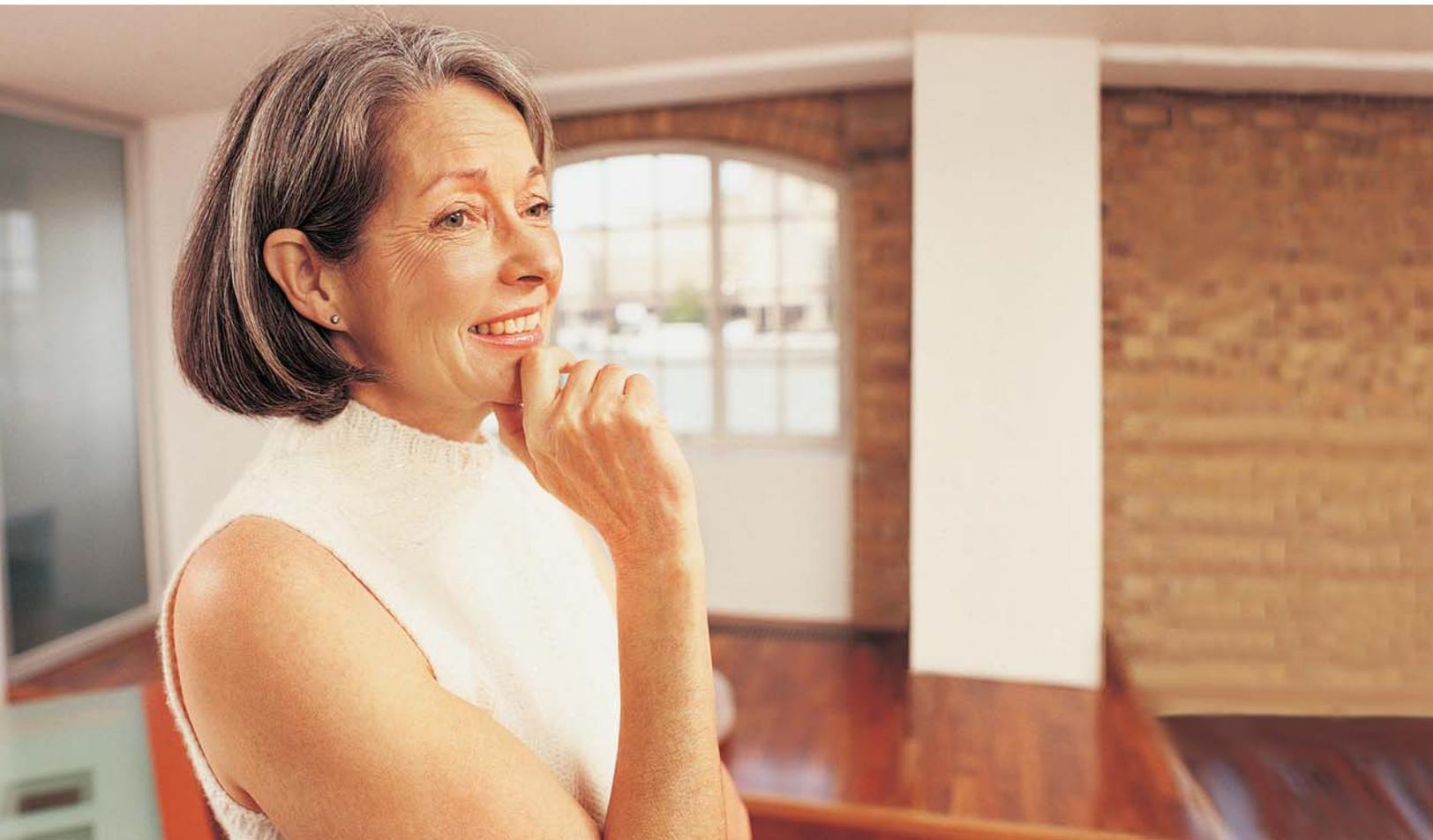
When you purchase a life insurance policy and name a charity as the owner and the beneficiary, both you and the charity benefit. You continue to pay the policy premiums and the charity issues a donation receipt for that amount, which you can use on your tax return to reduce the amount of tax you pay. The charity then receives the insurance proceeds when you die.

### What's the right life insurance solution? **LifeWise.**

LifeWise offers:

- **Guaranteed premiums**  
the premium amount you pay never changes
- **Guaranteed limited payment options**  
premiums are payable for a guaranteed period of time:
  - 20 years (LifeWise 20)
  - to age 65 (LifeWise 65)once the payment period is finished, the policy is completely paid for.

Take a look at how Mary incorporated LifeWise into her charitable giving plan...



For several years Mary made a regular monthly donation of \$200 to her church. But she wanted to leave a special gift when she died. She decided to speak with her advisor about planned giving.

Today Mary pays the \$156.40 per month premium on a LifeWise20 insurance policy that provides a death benefit of \$100,000 (Mary is 55 and a non-smoker).

Since she's named her church as the owner and beneficiary of the policy and pays the premiums on its behalf, she receives a donation receipt for the premium amount from the church. By the time Mary is 75, the policy will be fully paid for and the proceeds will be payable to her church when she dies.

Mary now has the peace of mind knowing that she has significantly enhanced her contribution to her favourite charity, plus she's created a legacy to leave behind.

**For more information about LifeWise visit**  
**[www.manulife.ca](http://www.manulife.ca)**

**LifeWise.** For today. For tomorrow. Forever.



LifeWise is issued by Manulife Canada Ltd., a subsidiary of The Manufacturers Life Insurance Company (Manulife Financial).

Manulife Financial and the block design are registered service marks and trademarks of The Manufacturers Life Insurance Company and are used by it and its affiliates including Manulife Financial Corporation.

(05/2005)