Manulife
Insurance

How Retirement Protection Works

Your situation

You work hard to achieve personal and financial goals during your lifetime. These include accumulating investments to provide you with a comfortable retirement.

Protecting your retirement goals may be difficult when certain life events occur. For example, what would happen if you had a heart attack, stroke or were diagnosed with cancer? Treating and coping with a serious illness can mean significant and often unexpected costs which may not be covered by provincial or basic employee health plans.

For many of us, this could mean depleting retirement savings to finance our recovery. Wouldn't it be comforting to know there is protection you can put in place today to help ease the burden of a serious illness on your family and reduce its impact on your retirement goals?

An alternative – Retirement Protection

Retirement Protection shows you how purchasing a critical illness insurance policy today can help protect your retirement savings in the event you are diagnosed with a covered condition.

Since critical illness insurance can provide you and your family with financial resources to help meet the challenges of recovering from a serious illness, you'll see the difference between maintaining what you have worked so hard to accomplish and depleting your retirement savings.

How does Retirement Protection work?

Retirement Protection captures the registered and non-registered investment assets you own today and projects the value of those assets into the future based on your estimate of their growth.

You estimate the timing and value of recovery or health care costs if you were to suffer a serious illness. Retirement Protection then helps you understand the impact these expenses can have on your registered and non-registered investment assets under two scenarios: if you have a critical illness policy in place and if you do not.

Retirement Protection. Because your investments should be for your future – not to pay medical bills.

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