

Get peace of mind with PSAC Enhanced Coverage

Family comes first. That's why PSAC puts its members' best interests first, and provides exclusive benefits. Apply for *PSAC Enhanced Coverage* life insurance today to assure your family's well being. Complete and sign the application form and return it to Coughlin & Associates Ltd. in the envelope provided. Rest safe knowing that your family will be secure and your premium deductions will not be jeopardized by Phoenix.

For more information, contact Coughlin & Associates Ltd. at **613-237-6792** or, toll-free, **1-800-216-1107** or visit www.coughlin.ca/psac-afpc



About PSAC Enhanced Coverage

Manulife Financial

The life insurance portion of your *PSAC Enhanced Coverage* is underwritten by The Manufacturers Life Insurance Company ("Manulife Financial"). The Manufacturers Life Insurance Company operate as John Hancock in the United States and Manulife elsewhere, with principal operations in Asia, Canada and the United States. Manulife and Manulife Financial are trademarks of The Manufacturers Life Insurance Company.

Great-West Life Assurance Company

The accidental death and dismemberment portion of your *PSAC Enhanced Coverage* is underwritten by Great-West Life Assurance Company, a leading Canadian life and health insurer. Great-West Life is a trademark of The Great-West Life Assurance Company.

Coughlin & Associates Ltd.

The *PSAC Enhanced Coverage* is administered by Coughlin & Associates Ltd. For almost 60 years, Coughlin & Associates Ltd. has administered the voluntary life insurance programs of the Public Service Alliance of Canada. Established in 1958, Coughlin & Associates Ltd. provides group benefits and pension services to some of Canada's most respected companies, unions and public service organizations. The company is headquartered in Ottawa.

Our members
get the **best**
benefits.
So can
your family!



Public Service Alliance of Canada
Alliance de la Fonction publique du Canada



PSAC Enhanced Coverage



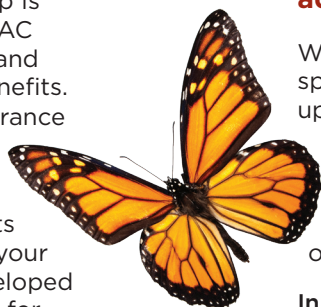
Be there for the long term

You want the best for your family and Public Service Alliance of Canada (PSAC) wants the same for our family of members. We are there for you every step of the way.

Let our family help yours.

It's the right time to start planning for the future and your PSAC membership is the first step to peace of mind. PSAC members understand good value and enjoy the privilege of exclusive benefits. *PSAC Enhanced Coverage* life insurance presents real value to you and your family.

PSAC Enhanced Coverage supports your family in the event of you or your spouse's death. This specially developed group term life insurance program for PSAC members provides your family with life insurance coverage independent of Phoenix.



Up to \$250,000 of life insurance coverage for you and your spouse

Designed to supplement the life insurance coverage you may have through work, *PSAC Enhanced Coverage* can provide you and your family with maximum insurance coverage at competitive rates. **More importantly, it's coverage that can remain in place until age 70.**

What does that mean? **It means this: No matter what the employer tries to change, or what happens in your personal life now or in the future, your *PSAC Enhanced Coverage* life insurance plan will be there for you, provided you continue to pay the premiums.**

With *PSAC Enhanced Coverage*, both you and your spouse can each purchase up to \$250,000 of life insurance protection. Premium rates per \$25,000 of coverage appear on the application and the enclosed rate sheet.

Coverage begins on the first day of the month following the approval of your application and remains in effect until October 1 of the year following your attainment of age 70. When you are no longer actively at work, you just pay premiums directly to Coughlin & Associates Ltd., PSAC's plan administrator.

Plus, up to \$250,000 of accidental death and dismemberment coverage for you and your spouse at no additional cost.

With *PSAC Enhanced Coverage*, you and your spouse are also automatically covered for up to \$250,000 of accidental death and dismemberment (AD&D) coverage. With AD&D, if you or your spouse die as a result of an accident, the benefit paid to the beneficiary will *double* — to a maximum of **\$500,000**.

In addition, each of your eligible dependant children can receive \$20,000 of life insurance and accidental death and dismemberment coverage for a total of just \$1 more per month.

Easy conversion

While your coverage terminates at age 70, it can be converted to an individual life insurance policy from Manulife Financial without evidence of insurability. That means your coverage can last your lifetime, provided you apply and remit payment to the carrier within 31 days of its expiry.

Easy to change

If you are actively at work and a member in good standing of PSAC, you can apply to increase your coverage before your 65th birthday or adjust your coverage at any time. If your application for increased coverage is declined for medical reasons, your original coverage will remain in effect.



Protecting your personal information

The administrator of your group benefit plans is Coughlin & Associates Ltd. At Coughlin, we recognize and respect every individual's right to privacy. When personal information is provided to us, we establish a confidential file that is kept in the offices of Coughlin, or the offices of an organization authorized by Coughlin. We use the information to administer the group benefits plan. We limit access to information in your file to Coughlin staff or persons authorized by Coughlin who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.