Term Life
& Personal Accident Insurance

LOW COST
Group Term Life Coverage designed especially for the:

- Ontario Association of Architects
- Ontario Association of Landscape Architects
- Architectural Institute of British Columbia
- B.C. Society of Landscape Architects
- Canadian Society of Landscape Architects

ARCHITECTURE CANADA
MEMBER & SPOUSE TERM LIFE & PERSONAL ACCIDENT INSURANCE

Life insurance for you and your spouse provides you with peace of mind knowing that should anything happen, your family will be able to maintain their standard of living.

SOME OF THE FEATURES OF THE OAA PLAN INCLUDE...

Waiver of Premium
If you become totally disabled before age 65, you need not worry about premium payments. Your insurance will be kept in force without charge, following a three-month waiting period of continuous disability and for as long as your total disability continues.

Guaranteed Renewable
Once your coverage is in force, it can be renewed even if your health deteriorates.

Living Benefit
In the event of a diagnosis of a terminal illness, you may apply to receive an advance of up to 50% of the life insurance benefit (to a maximum of $50,000) providing coverage has been in force for at least two years. This benefit is also available to insured spouses.

10% Off the Already Low Premiums
Choose 6 units or more per person of Member Term Life or Spouse Term Life, and pay 10% less for that coverage.

Member & Spouse Term Life Insurance
Member & Spouse Term Life Insurance is priced affordably to help you secure the maximum financial protection for your family’s future well-being.

You can choose the amount of Term Life coverage you want to apply for in units of $35,000. Your maximum coverage is 16 units, or $560,000 per person through age 65. Beginning at age 66, coverage reduces by $3,500 per unit each year through age 72. Insured Members aged 73 and 74 are covered for $7,000 and $3,500 per unit respectively, without premium charge. Beginning at age 75, the Insurance Continuation Benefit takes effect, and you are covered for $3,500 per unit of Level Term Life coverage you hold – with no further premiums to pay – for the rest of your life. The above also applies to insured spouses.

Member & Spouse Personal Accident Insurance
No matter how careful you are, accidents happen – especially with today’s fast-paced lifestyles. Member & Spouse Personal Accident Insurance is designed to provide you with an economical safety net.

Members and Spouses insured for Term Life are eligible to apply for up to $200,000 of additional protection against the consequences of a serious accident. The value of one unit is $25,000 until age 65. Starting at age 66, coverage reduces by $2,500 per unit each year and ends at age 75.

Benefits are payable for loss resulting from and occurring within 365 days following an accident. Benefits are not payable for self-inflicted injury, voluntary involvement in a criminal offence, physical or mental infirmity or disease, infection, medical treatment, insurrection or war or flying (except as a passenger with no flight duties). Benefits are payable according to the following schedule:

PERSONAL ACCIDENT BENEFIT

<table>
<thead>
<tr>
<th>Loss</th>
<th>% of Unit Value Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands, both feet or sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>100%</td>
</tr>
<tr>
<td>One hand or foot, and sight of one eye</td>
<td>100%</td>
</tr>
<tr>
<td>Speech and hearing</td>
<td>100%</td>
</tr>
<tr>
<td>Quadriplegia, paraplegia or hemiplegia</td>
<td>100%</td>
</tr>
<tr>
<td>Use of both arms or both hands</td>
<td>100%</td>
</tr>
<tr>
<td>One arm (or the use thereof) or one leg</td>
<td>75%</td>
</tr>
<tr>
<td>One hand (or the use thereof) or one foot or sight of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech or hearing</td>
<td>50%</td>
</tr>
<tr>
<td>Thumb and index finger of same hand</td>
<td>25%</td>
</tr>
<tr>
<td>Hearing in one ear</td>
<td>25%</td>
</tr>
</tbody>
</table>

Child Life Insurance
In case anything were to happen to your children, Child Life Insurance will allow you to focus your attention on your children and not worry about expenses.

One monthly premium provides for $5,000 of life insurance coverage for each eligible child, regardless of how many. Additional newborn children are automatically covered upon reaching the age of 15 days at no additional cost.
Q: Who is eligible?
A: All applicants must be resident in Canada and under 60 years of age. Members of the Ontario Association of Architects (“OAA”), Ontario Association of Landscape Architects (“OALA”), Architectural Institute of British Columbia (“AIBC”), B.C. Society of Landscape Architects (“BCSLA”), Canadian Society of Landscape Architects (“CSLA”), architectural partners of OAA and AIBC Members, full-time employees of OAA, AIBC and Pro-Dentity Insurance Company and AIBC members or the OAA and AIBC offices as well as full-time staff of professional and office employees of individual and incorporated members of OAA or AIBC and members of the Board of Directors or the Executive Committee of the CSLA, are eligible to apply for Member Term Life Insurance coverage.

Spouses and children of Members and employees participating in Member Term Life are eligible for Spouse Term Life and Child Life Insurance respectively. (Eligible children must be over 14 days and under 23 years of age or under 19 years of age if not in full-time attendance at a school or university.)

Members participating in Member Term Life and spouses participating in Spouse Term Life are eligible to apply for Personal Accident Insurance.

Q: Is a medical exam required?
A: A short statement of health and other particulars of insurability are required of all applicants. Manulife Financial may request a physician’s report, a medical examination or medical test of any applicant, which will be made at no expense to the applicant. You will be notified directly if one is required.

Q: When does the insurance take effect?
A: Insurance will take effect on the date the completed application and required premium are received by Manulife Financial, subject to the final approval of its underwriters. In the event the applicant is not insurable, a full refund of premium will be made.

Q: What happens to my insurance if I move or change jobs?
A: Unlike coverage you may have through your employer, this protection stays with you if you change jobs or residence anywhere in the world, as long as you continue to meet eligibility requirements.

Q: Can the beneficiary be changed?
A: Beneficiary designations may be changed at any time by providing written notification to the insurer, unless the beneficiary designation is irrevocable. Beneficiary designations are subject to applicable provincial law.

Q: What are the exclusions under this coverage?
A: No coverage is provided for suicide within two years of the effective date of the Insured’s coverage.

Notice on Exchange of Information
All information requested will be for insurance purposes only and will be treated as confidential. The insurer or its reinsurers may, however, make a brief report on it to the Medical Information Bureau. The Medical Information Bureau is a non-profit membership organization of life insurance companies which operates an insurance information exchange on behalf of its members. Subject to your authorization, the Bureau will supply information from its files to another member insurance company to which you have applied for life or health insurance or to which a claim is submitted. On your request, the Bureau will arrange for disclosure to you of any information it may have in your file on you, your spouse or your children being insured under this plan. If you question the accuracy of the Bureau’s file, you may contact the Bureau and seek a correction. The address of the Bureau’s Information Office is: 330 University Avenue, Toronto, Ontario M5G 1R7 (Telephone (416) 597-0590).

Notice on Privacy and Confidentiality
The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife Financial will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandatories, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife Financial at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, P.O. Box 4213, Stn. A, Toronto, Ontario M5W 5M3.
About Manulife Financial

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. Funds under management by Manulife Financial and its subsidiaries were Cdn$399 billion (US$398 billion) as at September 30, 2007.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

YOUR 30-DAY NO-RISK GUARANTEE

Once you receive your Certificate of coverage, you are guaranteed 30 days in which to review it. If you decide that you are not completely satisfied with your coverage, write Manulife Financial to cancel it within 30 days of receipt and receive a complete refund of the premiums you have paid to that date.

OAA Plan endorsed by:

OAA

OAA Plan arranged by:

MUMBY

Mumby Insurance Brokers Inc.
King Bathurst Business Centre
60 Bathurst Dr., Suite 12
Waterloo ON N2V 2A9

1 800 446-5745
or e-mail inquire@mumby.com

OAA Plan underwritten by:

Manulife Financial

The Manufacturers Life Insurance Company
P.O. Box 4213, Stn A, Toronto, ON M5W 5M3

1 800 668-0195

If you would like assistance completing your Application, or more information about the OAA Plan, call Manulife Financial toll-free at the number above, from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday, or e-mail us any time at am_service@manulife.com.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Group Policy issued by The Manufacturers Life Insurance Company.

November 2007