

Important Contract Information

(Please file with your contract provisions)

Amendment to your Manulife Life Triflex Contract

In October 2022, your contract information for your Maritime Life Triflex Contract will be moved to a different administrative system of The Manufacturers Life Insurance Company. Although most of your existing contract provisions will remain in effect unamended, there are some changes that will come into effect on October 21, 2022. **This amendment shall override any provisions of the contract and any prior contract amendments that are inconsistent with it.**

Death Benefit Section

This section continues to apply but has been amended as follows (amendments are in **bold**):

Death Benefit

On the date of **notification of** death of the Annuitant prior to the Annuity Date, the Company pays to the beneficiary the sum of: the Accumulated Value (as of the date of **notification of** death) of all amounts assigned an Interest Guarantee Period; and the greater of the value of appreciated units, calculated as at the Valuation Day next following the date of notification of death, and the Guaranteed Death Benefit.

The Guaranteed Death Benefit is equal to a percentage of the sum of all premiums and amounts transferred to the Maritime Life Growth Fund minus the value of all units canceled prior to the date of **notification of** death. This percentage is equal to 75% in the year of issue increasing by 5% each year for five years and remaining at 100% thereafter. If, in any calendar year, the sum of all amounts paid to the policyowner exceeds \$2,000, the percentage used to determine the Guaranteed Death Benefit will be 75%.

The Manufacturers Life Insurance Company is the issuer of this Individual Variable Insurance Contract and the guarantor of any guarantee provisions contained herein.

The Manufacturers Life Insurance Company

Any amount that is allocated to a Segregated Fund is invested at the risk of the Policyowner and may increase or decrease in value.