

**ATTENTION: Maritime Life Assurance Company Certificate Holders**

**Please take a moment to read this important announcement about your insurance coverage ...**

The Manufacturers Life Insurance Company (Manulife Financial) has acquired The Maritime Life Assurance Company (Maritime Life) through their merger with the John Hancock Group.

As of January 1, 2005, Maritime Life will have officially converted to Manulife Financial. **Please know there have been no changes to the benefits, coverage or premiums offered to our valued Members as a result of this merger.**

Manulife Financial is committed to continually improving services for Members by providing our brokers with superior solutions at competitive prices. By joining forces with Maritime Life, Manulife Financial is better equipped to do this than ever before.

To find out more about the insurance benefits offered to you by [TPA/Sponsor contact information to appear here.] If you have any questions about the merger, please call Manulife Financial at **1-800-828-8806**.



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