I currently suffer from depression and anxiety and living with this illness is an absolutely hell. It has robbed me of my life in that I've become a home body and even trying to muster up the courage to go outside to even empty the garbage takes the same about of will power it takes from someone to quit smoking cigarettes, it seems. I feel like a shell of my former self and what's worse is that I still see the vision of what I want my life to be, I know what I can achieve, but somehow my body just won't do the things it needs to do to make it happen, and to me that even worse than not having a dream at all.

My older brother suffers from mood disorders as well and It wasn't until he had taken a 9 week mental health program (that addresses common mental health struggles and how to cope with it) is how he, and later I, learned that there is effective treatment for mental health issues other than medication. After hearing how well this program worked for him, I decided to enroll in this program myself and by the end of that program, it was a night and day difference in how I was behaving and feeling. By no means was I cured of depression and anxiety, but I felt like I can still live a full life while having this disease. I was given hope again, that I can bring my symptoms down to a level where it doesn't stop me from having friends, having a job or going out to a bar on a random night I wanted. It was though their CBT/DBT focused treatment that I learned that a lot of the depression I faced was purely how I thought about things: like how I felt about myself, other people, and the world and if I can change that, then I can significantly decreases the intensity of how depressed I felt. That is when I decided I want to help other people the way I was helped.

We are living in a time where mental health issues are on the rise in astronomical numbers, and even I personally know so many people who are struggling dealing with their issues. The problem is that many people don't have the tools in order to deal with it, most of the people I know take medications for their issues, but it mostly seems to not solve their issues. Not to say that certain mediations don't help or that it won't solve the issues for someone experiencing depression because of faulty wiring in the brain, but so often the loop of depression for people is how they interpret the events in their lives in a negative way that continues to keep them down.

I am taking Child and Youth Care at Durham College this September and my plan is to become a Counselor, initially for the youth, to help them navigate their childhood successfully by providing them any support they need. I also plan on helping them put any challenging times they may face into perspective so that they do not grow up carrying those bitter feelings throughout life. Eventually I wish to transition to working with adults because with them, they potentially already have a lot of "life scars" and I would like to help give them new hope. I want to give them back their lives, with the knowledge and the lived experience of someone who has depression and still lives the life he wants to live.

Ryan, your claim has been approved

||| Manulife

Group Policy: 118261	**Claim:** 7416920	**Certificate:** 10293651
For: Ryan Smilie		**Date:** May 21, 2025

Hello Ryan,

We're letting you know your Long Term Disability (LTD) claim has been approved. We understand the recovery journey isn't easy but don't worry, you're not alone. Every month, we help thousands of Canadians get back to work and we'll be there to help you too.

Managing your Recovery
You play the most important role in your recovery. We know people who have positive return to work outcomes tend to:

- ✔ Read all letters and emails from us thoroughly
- ✔ Keep in touch with their Case Manager
- ❑ Actively participate in their recovery planning and treatment
- ❑ Let their workplace know how they're progressing
- ❑ **Keep a positive attitude and make recovery goals!**

Your Next Steps

- ❑ Read important information **you need to know,** see Section 2 & Section 5
- ❑ Understand your benefit and payment information, see Section 3
- ❑ Report any other income you receive while on claim, see Section 4
- ❑ Let us know if there are any changes to your condition, see Section 4

We look forward to supporting you in your recovery. Please call or email us if you have any questions.

Thank you,

Gareth Smith
LTD Case Manager, Canadian Disability & Group Life
E Gareth_Smith@manulife.ca
T 1-800-465-2076 Ext. 520108
F 1-866-677-4215

"It was hard at first, but the support from my Case Manager and my close network made it easier to recover.

It felt great to get back to work again."

While we know each situation is unique, **more than 50%** of disability claimants get back to work within the first year.

What's your return to work goal?

Where am I in the recovery process?

My claim has been approved → I'm working toward recovery → I'm getting ready to return to work → I've returned to work

You are here

Important Information you need to know

||| Manulife

Claim: 7416920

SECTION 2   **Explanation of Benefit Period**

Qualifying Period	The Qualifying Period is the waiting period before you're eligible to receive benefits. Disability benefit payments start once the qualifying period is satisfied.
Own Occupation Period	To qualify for benefits during this period, all information must support that you're not able to work at your own occupation because of your disability. 'Own occupation' means type of work, not your specific job. We assess your condition and ability to work throughout this time to confirm if you continue to qualify for benefits.
Any Occupation Period	To qualify for benefits during this period, all information must support that you're not able to work at any occupation because of your disability. Any occupation applies to your own or any other employer. Any occupation means any type of work you could do based on your level of education, any training you've received, and your experience. We assess your condition and ability to work throughout this time to confirm if you continue to qualify for benefits. The availability of work is not considered when assessing your disability.

The Change of Definition (COD) date is the date the assessment changes from Own Occupation to Any Occupation. In your case, it occurs on February 8, 2027.

Benefit payment commences   Change of Definition date

Signature of bearer · Signature du titulaire

E G N 6 3 9 4 1

HM538552

PASSPORT
PASSEPORT

CANADA

Passport No./N° de passeport
HM538552

Type/Type
P

Issuing Country/Pays émetteur
CAN

Surname/Nom
SMILIE

Given names/Prénoms
RYAN LEVAR

Nationality/Nationalité
CANADIAN / CANADIENNE

Date of birth/Date de naissance
24 JAN /JAN 91

Place of birth/Lieu de naissance
TORONTO CAN

Sex/Sexe
M

Date of issue/Date de délivrance
18 OCT /OCT 16

Date of expiry/Date d'expiration
18 OCT /OCT 26

Issuing Authority/Autorité de délivrance
LONDON

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P<CANSMILIE<<RYAN<LEVAR<<<<<<<<<<<<<<<<<<<<00
HM538552<1CAN9101243M2610184<<<<<<<<<<<<<<00
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New mail | Delete ∨   Archive   Flag / Unflag ∨   Pin / Unpin   Snooze ∨   ⋯

> Favorites

∨ ryansmilie@hotma...

☑ Inbox   12990
Junk Email   304
Drafts   90
Sent Items
Deleted Items   6
Archive   2
Conversation Histo...
Notes   2
Outbox
POP
Go to Groups
Add account

☐   All   Mail   Files   People | Has attachments   Unread   To me   @ Mentions me   Flag ⟩

∨   Top results

JN   Judith Nassuna   Fri 07-25
     Action Required: Importan...
     Dear RYAN SMILIE, I would...   Inbox

N   NoReply@durhamcollege.ca   📎
     Durham College Professio...   Fri 07-18
     Hello Ryan Welcome to Du...   Inbox
     📄 Professional an...

C   central@durhamcollege.ca
     Welcome to Durham Co...   2025-06-20
     Welcome to Durham Col...   Archive

     All results

JT   jobs trabajo.org
     Jobs like Driver Helpe...   Thu 7:17 PM
     Jobs trabajo.org Job Alert ...   Inbox

JN   Judith Nassuna
     Action Required: Importan...   Fri 07-25

Congratulations, Ryan. You've been accepted to Durham College!

N   no-reply@durhamcollege.ca   ↩ ↩ ↪ 🔲 ⋯
     To: Ryansmilie@Hotmail.Com   Sat 2025-06-14 4:00 PM

DURHAM COLLEGE
SUCCESS MATTERS

YOUR FUTURE
STARTS HERE

LET'S MAKE IT OFFICIAL

WELCOME
TO DC

Q Search

5:07 PM
8/1/2025

New mail ∨   🗑 Delete ∨   📥 Archive   ⚑ Flag / Unflag ∨   📌 Pin / Unpin   ⏱ Snooze ∨   ⋯

| All | Mail | Files | People |

🔖 Has attachments   ✉ Unread   👤 To me   @ Mentions me   ⚑ Flag >

Favorites

ryansmilie@hotma...

📥 Inbox	12990
📬 Junk Email	304
📝 Drafts	90
▷ Sent Items	
🗑 Deleted Items	6
🗄 Archive	2
📁 Conversation Histo...	
📒 Notes	2
📤 Outbox	
📁 POP	
👥 Go to Groups	
👤 Add account	

∨ Top results

Judith Nassuna
Action Required: Importan...   Fri 07-25
Dear RYAN SMILIE, I would...   Inbox

NoReply@durhamcollege.ca   📎
Durham College Professio...   Fri 07-18
Hello Ryan Welcome to Du...   Inbox
📄 Professional an...

central@durhamcollege.ca
Welcome to Durham Co...   2025-06-20
Welcome to Durham Col...   Archive

All results

jobs trabajo.org
Jobs like Driver Helpe...   Thu 7:17 PM
Jobs trabajo.org Job Alert ...   Inbox

Judith Nassuna
Action Required: Importan...   Fri 07-25

Hi Ryan
Student ID: 100400016
OCAS application number: 25-228-2987

Congratulations! I am proud to share that you have been accepted to Durham College (DC) for the following program(s):

Program	Child and Youth Care	Start date	September 2025
Year	2025	Campus	Oshawa Campus
Semester	1		

This is an important milestone in your journey, and we are ready to help guide you towards a bright and rewarding future. It's time to make it official and secure your spot at DC before the expiry date listed on your Ontario Colleges account.

ACCEPT MY OFFER FROM DURHAM COLLEGE

🔍 Search

5:07 PM
8/1/2025