

Product Overview

Maritime Life – Buy-Sell Plus

Product Overview	Provides funds for the healthy owners of a small business or partnership to buy out the shares of a disabled partner.
Occupation Class	4A, 3A, 2A, (minimum 10% ownership of an eligible business)
Disability Definitions	Total: Inability to perform the substantial duties of regular occupation. For class 2A, must not be working for the business in any capacity.
Issue Ages	18 – 55
Benefit Period	Lump Sum, Monthly (1 to 5 years), Downpayment
Elimination Period	12, 18 or 24 months
Benefit Maximum	Contact us
Modal Factors	0.086 PAC (ACS) 0.509 semi-annual
Standard Benefits	Waiver of Premium after 90 days Death Benefit when monthly benefits are being paid Legal Expense Benefit Transfer of Insurability Conversion Provision
Optional Riders	Future Income Option (FIO)

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This document is to be used for informational purposes only.
For complete details, be sure to review the Company's policy document.