

Product Overview

Maritime Life – Pensionguard

Product Overview	Disability benefits to continue retirement funding. Benefits are deposited to an RSP and are locked-in to age 65 or death (or age 60 if policy is surrendered).
Occupation Class	4A, 3A, 2A, A and B Enhanced Plan: 4A, 3A, 2A
Disability Definitions	Total: During Regular Occ Period, inability to perform the substantial duties of regular occupation and not working. After Regular Occ Period, inability to work in any reasonable Occ. Regular Occ Period: 2 years Enhanced – to age 65 Residual (on Enhanced plan only): Not totally disabled but suffers at least a 20% loss of income.
Issue Ages	18 – 60 (18 – 55 for A/B)
Benefit Period	4A/3A/2A: to age 65 A/B: 5 years
Elimination Period	90 days
Benefit Maximum	15% of monthly earned income up to \$2,000 (4A/3A) or \$1,500 (2A/A/B).
Modal Factors	0.086 PAC (ACS) 0.509 semi-annual
Standard Benefits	Assumed total Disability Alternate Residual (include with Enhanced plan) Waiver of Premium after EP Recurrent Disability – 6 months Vocational Rehabilitation Liberal WCB Integration Partial withdrawals of interest allowed from RSP Rollover to RRSP permitted
Optional Riders	Premium Refund Rider (PRR)

Taylor Insurance Agency Ltd.

Telephone: 905.763.8555

Fax: 905.763.2299

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