

Product Overview

Maritime Life – Proguard II

Product Overview Top quality total, partial and residual disability benefits. Designed to provide value-added income replacement coverage for the “white collar” professional marketplace.

Occupation Class Class 4S (4A Select), 4A, 3A, 2A

Disability Definitions**Total:** Inability of the person insured, due to injury or sickness, to perform the substantial duties of the regular occupational and not working elsewhere.

Partial: Long term partial 50% of Monthly Benefit payable for first 36 months; 25% thereafter. Based on inability to perform one or more important duties or can only work half the regular hours.

Alternate Partial: Loss of income required of at least 20%. Payable for 6 months.

Residual: Not totally disabled but suffers at least a 20% loss of income. Benefits are proportionate to the income loss.

Alternate Residual: Pays 50% of Monthly Benefit for 6 months, based on partial disability definition.

Issue Ages 18 – 60

Benefit Period 18 – 60 2 or 5 years, to age 65
18 – 55 10 years

Elimination Period 30, 60, 90, 120, 180, 365 or 730 days

Benefit Maximum	4S/4A	18 – 55	No Maximum
	4S/4A	56 – 60	\$10,000
	3A	18 – 55	\$15,000
	3A	56 – 60	\$6,000
	2A	18 – 55	\$7,000
	2A	56 – 60	\$4,000

Modal Factors 0.086 PAC (ACS)
0.509 semi-annual

Standard Benefits Health Maintenance Benefit pays 1x Monthly Benefit
Catastrophic Loss pays an additional 25% of Monthly Benefit
Assumed Total Disability benefit payable with 0 day EP, for the duration of the BP
Recovery Benefits
Waiver of Premiums after 90 days or EP
Automatic Coverage Enhancements

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.

Standard Benefits
(cont'd)

Recurrent Disability – 12 months
Vocational Rehabilitation
Automatic Indexing of Prior Earned Income
Death Benefit (3 times the Monthly Benefit)
No integration of benefits
Nurse Hotline

Optional Riders

Premium Refund Rider (PRR)
Additional Insurance (AIR)
Own occupation rider (4S, 4A and select 3A)
Cost of Living Adjustments (COLA) 10% or 5%
Health Protection Rider (HPR) (HIV, Hep B and Hep C)
Pensionguard
Accidental Death and Dismemberment (ADAD)
First Day Hospital (FDHR)
Critical Needs (\$25,000 - \$250,000)

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.**