

Product Overview

Maritime Life – Term Life Series

Product Overview	Affordable and competitive term insurance, best suited for short term insurance needs such as mortgage protection. 5, 10, 15 and 20 year R&C Term plans available. Preferred underwriting for Face Amounts of at least \$500,000.
Plan Type	Guaranteed Renewable and Convertible (R&C) Term to age 85
Cost Of Insurance Premiums	Level Guaranteed COI or Term Guaranteed COI
Coverage Types	Single Life Joint First-To-Die (Term 10 only) Joint Last-To-Die (Term 10 only)
Death Benefit Options	Level
Investment Accounts	N/A
Transfers	N/A
Investment Bonus	N/A
Min. Face Amount/Premium	\$100,000 - \$499,999 : Standard \$500,000+ : Preferred
Issue Ages	18 – 70 (18 – 65 for T20)
Policy/Admin Fee	\$75 for \$100,000-\$499,999 \$100 for \$500,000+ \$25 Lineked Policy discount is available for multiple family submissions.
Policy Loans	N/A
Special Features	Renewable without evidence of insurability up to age 85 Convertible to age 70 to any eligible whole life plan Joint First-to-Die contains Survivor and Policy Exchange options and provides Double Benefit if a second death occurs within 90 days of the first
Riders	Premium Waiver Face Enhancement Rider (Convertible T10) Children's Protection Rider Accidental Death and Dismemberment or Accidental Death Renaissance "CI" Riders (T10 and Level Term to age 75)

Taylor Insurance Agency Ltd.

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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.

Target Market

For clients seeking a high amount of term insurance at very affordable and competitive initial entry rates. Preferred structure means better rates for your healthiest clients.

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