

Product Overview

Maritime Life – Venture Series

Product Overview Cost effective protection against total, partial and/or residual disability. A plan designed to meet the basic income replacement needs.

Occupation Class **Venture** – Class 4S/4A, 3A, 2A and A (Business Owners)
Venture HR – Class 4S/4A, 3A, 2A, A and B (Employees)
Venture HR for Farm Owners – 2A
Venture PT – 4A, 3A, 2A (Permanent, Part-time working minimum 20 hours a week, 10 months per year)

Disability Definitions **Total:** During Regular Occ Period, inability to perform the substantial duties of regular occupation and not working elsewhere. After Regular Occ Period, inability to work in any reasonable occupation.

Regular Occ Period: " 5 years", "to age 65" (with BP 65-65, except Farm Owners and Venture PT), "2 years" (with BP 2-2)

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 (30 day EP N/A to Farm Owners, 30 and 60 day EP N/A to Venture PT)

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
	A	18 – 55	\$5,000
	A	56 – 60	\$3,500
	B	18 – 60	\$2,500

Modal Factors 0.086 PAC (ACS)
 0.509 semi-annual

Standard Benefits Assumed Total Disability benefit payable with 0 day EP
 Waiver of Premiums after 90 days or EP
 Automatic Coverage Enhancements (N/A on Venture PT)
 Recurrent Disability – 6 months
 Vocational Rehabilitation
 Liberal integration of Benefits
 Sale of Business Benefit (Venture)

Taylor Insurance Agency Ltd.

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Optional Riders

Premium Refund Rider (PRR)
Partial Disability (PDR)
Extended Partial Disability (EPDR)
Cost of Living Adjustments (COLA) 10% or 5% (N/A for class B)
Additional Insurance (AIR) (N/A for class B)
Pensionguard
Accidental Death and Dismemberment (ADAD)
First Day Hospital (FDHR) (N/A for class B)
Critical Needs (\$25,000 - \$250,000)
Residual Disability Rider

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