

Product Overview

Maritime Life – Universal Solutions

Product Overview	A set of fully flexible UL coverage options that combines low cost life insurance with a tax sheltered investment fund.
Cost Of Insurance Premiums	Choice of four Guaranteed Cost of Insurance (COI) scales
Coverage Types	Single Life Multiple Lives (max. 6 lives) Joint First-To-Die (up to 5 lives) Joint Last-To-Die (up to 5 lives) Joint Last-To-Die with a waiver on first death (on 2 lives)
Death Benefit Options	Level Coverage Coverage Plus Indexed Coverage Minimized Coverage Plus Coverage with ROP (Return of Premium) Coverage with ACB (Adjusted Cost Basis)
Investment Accounts	Various (Contact Taylor Insurance for details.)
Transfers	Transfer fee of \$30 for third and subsequent transfers per calendar year. Minimum of \$500 to FIOs. 12 months' charges must remain in General Account and/or T-Bill Account
Investment Bonus	Maritime Life Universal Solutions provides attractive investment bonuses on every investment account. The investment bonus credited to each investment account is a percentage of the net account value payable
Min. Face Amount/Premium	Lower of \$50,000 or the face amount corresponding to an annual minimum premium of \$750
Issue Ages	0 - 80
Policy Loans	Available against the cash value of the policy

Taylor Insurance Agency Ltd.
Telephone: 905.763.8555
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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.**

Riders

- ▶ Term 10 Rider (Preferred Classes)
- ▶ Term 20 Rider (Preferred Classes)
- ▶ Joint Term 10 Rider
- ▶ Additional Life Term Rider (T10, T20)
- ▶ Accidental Death Benefit (ADB)
- ▶ Accidental Death and Dismemberment (AD&D)
- ▶ Disability Waiver of Specified Premium (PWSP)
- ▶ Payor Waiver of Specified Premium (PWSP)
- ▶ Guaranteed Insurability Option Rider (GIO)
- ▶ Children's Protection (CPR)
- ▶ Critical Needs Rider
- ▶ Joint Legacy Protection Rider

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