



DISABILITY INSURANCE

## Key reasons to choose Proguard Series

THE MANUFACTURERS LIFE INSURANCE COMPANY



# Unsurpassed income protection coverage for professionals and executives

- **Gold standard definitions:** Definitions are the most important part of a disability insurance policy since they determine when and if a claim will be paid. Proguard Series' definitions are unsurpassed. Total disability benefits are payable if you can't do your regular job and are not working elsewhere.
- **Reduced disability benefit options:** If you are only able to work in a limited capacity, reduced disability benefits are payable. Proguard Series provides two benefit options – residual benefits based on loss of income or partial benefits based on loss of time or duties.
- **Choice at time of claim:** You can choose whichever reduced benefit option is better for you at time of claim. You may even switch the option each month for the first 12 months of disability. This excellent feature allows flexibility when your circumstances change over time.
- **Own occupation rider:** This rider pays full benefits if you can't do your regular job, even if you're actually working in a new occupation. This rider is best suited to professionals performing specialized tasks requiring many years of training.
- **Non-occupational disability:** If you are not working at the time of disability due, for example, to a leave or sabbatical, this feature guarantees how your claim will be handled. Most other contracts are silent on this subject.
- **Catastrophic disability:** A special benefit that pays an additional 25% each month during particularly severe disabilities, ranging from loss of sight or hearing to terminal illness.
- **Non-cancellable, guaranteed renewable protection to age 65:** As long as premiums are paid on time, we cannot raise your rates, add restrictions, cancel your policy or reduce your benefits because of a change in occupation or health.
- **Qualifying for benefits:** Proguard Series allows you to satisfy the selected waiting period using days of total or reduced disability. You don't need to be continuously disabled; the days of disability can be separated by up to 24 months. Furthermore, if you were on claim and then went back to work, you don't need to re-satisfy the waiting period if the disability recurs within 12 months. This is especially important for conditions that flare up periodically, such as multiple sclerosis or colitis.

- **Automatic coverage enhancements:** This unique feature automatically increases your policy amount by 5% each year to keep pace with inflation, subject to periodic medical and financial review. The cost for these coverage increases will be based on guaranteed rates and your attained age.
- **Recovery benefits:** These benefits help you with the transition period after you recover from disability. While you were off work, some of your clients may have turned to other providers, so it may take a few months to get your business back in full gear.
- **Death benefit:** Proguard Series pays three times the monthly benefit if you die while on claim. This provides your family with a continuing source of income at a tremendously stressful time.
- **Health protection rider:** Two versions are available for medical and dental professionals practicing invasive procedures. The first is the 'industry standard' version that provides benefits if you are subject to mandatory restrictions on your practice during the asymptomatic phase of HIV, HepB or HepC infection. The other is our unique enhanced version that also protects your income if you voluntarily choose to stop doing some or all duties because of the real or perceived risk of infecting patients.
- **Premium refund rider:** This special option provides premium refunds every 8 years if you make few or no claims. This can help bring down the long-term cost of insurance.
- **Tax-free benefits:** Disability benefits are tax-free if premiums are paid with after-tax income.
- **When you choose Proguard Series:** you're not only protecting yourself today, you're protecting yourself for the long term with the Future Care Option. This great feature gives eligible Proguard Series policy owners the opportunity to exchange all or part of their disability coverage for a Manulife long term care protection plan – all with a streamlined application process.

| Your advisor can explain these features in further detail.



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