



McFarlan Rowlands Insurance in collaboration with Manulife Financial offer group rated programs for Term Life, Child Life, Personal Accident, Disability (Income Protection) Office Overhead Expense, Extended Health Care and Dental Insurance. We have provided a brief description of the life and health coverages.

Term Life Insurance

You and your spouse may choose the level of protection that fits your specific needs. If you are between the ages of 18 and 70 you can apply for coverage in amounts from \$50,000, up to \$750,000 in increments of \$25,000. Your spouse may select any amount of coverage from \$50,000 up to \$750,000, regardless of your choice. A Living Benefit feature is included with this coverage.

Child Life Insurance

One low monthly premium provides protection for all your eligible children with \$10,000 coverage for each child. Children must be dependent on you for support and under 21 years of age (21 years to 25 years of age if attending school or university full time). Additional newborn children may be added at no additional cost upon reaching the age of 15 days by providing the names and dates of birth to Manulife Financial.

Personal Accident Insurance

Provides coverage if you suffer a serious accident, injury or accidental death. This is a lump sum tax-free payment that you and/or your family can use for rehabilitation, healthcare expenses, outstanding debts, and funeral expenses. Select any amount of coverage, in increments of \$25,000, to a maximum of \$250,000.

Income Protection Insurance (Long Term Disability)

Provides monthly income for you and your family if an accident or illness leaves you disabled and prevents you from working. This is available in \$100 increments to a monthly maximum of \$5,000. The maximum amount of coverage available to you is 60% of the first \$2,000 of earned monthly income, plus 50% of the excess earned monthly income less any other coverage you currently have in place. This is available in 30-, 90- or 180-day waiting periods.

Office Overhead Insurance

This coverage helps pay bills related to your practice if an accident or illness leaves you disabled. This is available in \$100 increments up to a maximum of \$5,000 and has either 14- or 30-day waiting periods.

Extended Health Care Insurance

This is coverage for medical expenses not covered by provincial health insurance plans such as prescriptions, hospital care, vision, out of province, practitioners, hearing aids, medical equipment, ambulances, etc. There are two plans available. An Essential Plan offers basic coverage and the Enhanced Plan offers additional coverage and higher limits.

Dental Insurance

Coverage for dental work including recall exams, oral surgery, periodontics and endodontics is provided here. Once again there are two plans with the Essential Plan offering basic coverage and the Enhanced Plan providing more coverages and higher limits.

Should you wish more information concerning our life and health products, do not hesitate to contact us. We would be pleased to speak with you and provide full details as well as pricing and the necessary application forms.

Caroline Hancock

Chancock@mcfarlanrowlands.com

519-471-4048 Toll free 1-866-471-7152