

Appendix – Optional Disability Riders

Guaranteed Insurability Benefit (GIB) rider

The GIB helps protect your ability to obtain additional coverage in the future regardless of changes in your health. It allows you to purchase additional coverage without having to provide medical evidence of insurability. If you are age 55 or under on January 1st immediately preceding the Option Period from April 1st to April 30th each year, and have sufficient income to warrant the increase, you may purchase a monthly benefit of up to \$2,500 of additional coverage at each option period in multiples of \$100, subject to the plan's maximum issue limit.

Cost of Living Adjustment (COLA) rider

COLA adjusts your monthly benefit for inflation based on the National Consumer Price Index after 12 months of total or residual disability. Increases are capped at six percent annually and continue until you turn 65.

Lifetime Accident Total Disability rider

With this rider, benefits are payable for an insured member's lifetime if you suffer a Total Disability that is the result of an injury. Without the rider, benefits end at age 65.

Retirement Protection rider

During a period of total disability, contributing to your RRSP or investments can be challenging. This rider offers a monthly contribution of \$500 to a locked-in non-registered investment savings plan provided by Manulife Group Retirement Solutions. The contributions begin after 90 days of total disability and will continue for each month you remain totally disabled, up to age 65.

Own Occupation Rider

Since a return to work might not necessarily mean a return to your former level of income, Own Occupation helps protect your earning power. With this rider, you are considered to be totally disabled from your regular occupation and entitled to disability benefits – **even if you return to work performing different duties or find work in another field**. This benefit ends once you reach age 65, at which time the condition that you must not be “engaged in any other gainful occupation” is once again applied to the definition of Total Disability.

Please note that during residency training, your regular occupation is broadly interpreted as a

“resident.” Once you complete residency training and have become certified in your medical specialty, that will become your regular occupation.

Disability Rates- Optional Riders

Attained Age	Cost of Living Adjustment (COLA) as a percentage of basic DI annual premium	Own Occupation premium as a percentage of basic DI annual premium	Guaranteed Insurability Benefit (GIB) monthly premium	Retirement Protection monthly premium per \$500 of monthly benefit	Life Accident Total Disability (LATD) as a percentage of basic DI annual premium
Under 35	15%	15%	\$7.25	\$5.92	5%
35-39	20%	15%	\$7.25	\$8.67	5%
40-44	20%	15%	\$7.25	\$8.67	5%
45-49	20%	15%	\$7.25	\$13.17	5%
50-54	20%	15%	\$7.25	\$13.17	5%
55-59	15%	15%	-	\$14.08	5%
60-64	15%	15%	-	\$14.08	5%

*Premiums are before any AMA Premium Credit is applied.