MRG Wealth Management

REFUNDABLE DISABILITY INCOME PROTECTION

FOR BUSINESS OWNERS

WHY?



Protect yourself and your loved ones from loss of income if you become disabled



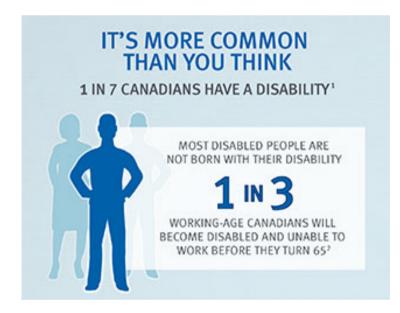
Benefits are received tax-free



50% REFUND

50% of premiums refunded every 8 years if no claim is made

Example: \$6920/mth Disability coverage for ~\$250/mth* (coverage based on annual income of \$150k/yr)





~\$11,000 back every 8 years*

10.2% Internal Rate of Return*

*Example for illustration purposes only. Based on 40 yr old male, non-smoker, 4S, \$150k income, premium refund rider using Manulife Proguard disability insurance illustration on November 25, 2019. Premium refund rider rate of return can be 10.2%.

1) Statistics Canada, Commissioners disability table A. (image from RBC Insurance) www.mrgwealth.com