

Long-Term Disability

Benefit Details	Your Plan's Coverage
Waiting Period	first of the month following 3 months
Benefit Amount	<p>75% of monthly basic earnings to a maximum of \$5,000</p> <p>Any amount you receive or are entitled to receive from:</p> <ul style="list-style-type: none"> • any group, association or franchise plan • any retirement or pension plan • earnings or payments from any employer, including severance payments and vacation pay and excluding sick leave pay • self-employment • any government plan, excluding Employment Insurance Benefits • any amount of Canada or Quebec Pension Plan benefits which member of your family receives or is entitled to receive by reason of your disability
Qualifying Period	104 days
Definition of Disability	<p>Totally Disabled means a restriction or lack of ability due to an illness or injury which prevents you from performing the essential duties of:</p> <ul style="list-style-type: none"> • your own occupation, during the Qualifying Period and the 2 years immediately following the Qualifying Period • any occupation for which you are qualified, or may reasonably become qualified, by training, education or experience, after the 2 years specified above
	<p><i>The availability of work will not be considered by Manulife Financial in assessing your disability.</i></p> <p><i>If you must hold a government permit or license to perform the duties of your job, you will not be considered Totally Disabled solely because your permit or license has been withdrawn or not renewed.</i></p>
Maximum Benefit Period	to age 65
Non-Evidence Limit	\$5,000
Termination	age 65 less the Qualifying Period, or your retirement, whichever is earlier