

Transition LTD

Long-term Disability Insurance for
outplaced employees



The alternative solution provider

HUNTER

McCORQUODALE INC.

Your ability to
earn an income
is your greatest
financial asset

Long term disability (LTD) coverage may have been the most important benefit provided by your former employer.

But unlike health and dental benefits, group LTD coverage is not usually extended to outplaced employees. And unfortunately, you may not qualify to purchase regular individual disability coverage during your career transition. What would happen if you suffered a serious injury or illness that prevented you from continuing your career for a long period of time, or perhaps permanently? Without a source of income, how would you maintain your lifestyle and meet your financial obligations?

Fortunately, there is a solution – Reliable Life's Transition LTD plan. Transition LTD is specifically designed to provide long term disability protection during your career transition.

Peace of mind while you seek employment

Plan Summary

Transition LTD provides individual disability coverage for a period of between 6 months and 2 years (usually equal to your severance period). It is designed to pay benefits that start 90 days after your severance income period and continue to age 60 or 65. The plan includes coverage for both accident and sickness and offers monthly benefits of up to \$10,000 (the actual amount depends on your final annual base salary).





Protect your
financial future with
**Transition LTD Long
Term Disability
Insurance Coverage**
for outplaced
employees

Sensible and affordable coverage

Qualification

You may qualify for coverage under this plan if you meet the following criteria:

- You are age 60 or less
- You have been at work full time at full pay for at least the last 12 months
- You apply for this coverage within 90 days of your last day at work

You must complete an application and Reliable Life may request additional medical information.

Premium

A single premium is payable at the beginning of the period of coverage. If you become re-employed and covered under a new group LTD plan, you may cancel your policy and receive a partial refund.

How to apply

To obtain more information and a personalized quote and application form, contact your insurance advisor.



Ensure your greatest asset is protected. Call for your Transition LTD quote today!

About Reliable Life

Reliable Life Insurance Company is a Canadian life insurance company that originated in Hamilton, Ontario in 1887. It offers a variety of specialty disability, health, travel and student accident insurance products.

Reliable Life is the oldest subsidiary of Old Republic International Corporation (ORI:NYSE). ORI is one of North America's 50 largest shareholder-owned insurance enterprises. Its subsidiaries market, underwrite and provide risk management services for a wide variety of insurance coverages. ORI today manages its businesses through some 116 corporate entities, of which 24 are insurance subsidiaries covering all Canadian provinces and U.S. states. ORI assets stood at over \$14 billion USD in the first quarter of 2010.

Reliable Life is a member company of Assuris (www.assuris.ca), a not-for-profit organization that protects Canadian policyholders in the event that their life insurance company should become insolvent.

Underwritten by



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