



Newfoundland & Labrador Government Employees

Long Term Disability Plan Comparison



Newfoundland & Labrador GOVERNMENT PLAN



119 days
waiting period



Benefit Period
to age 65

66%

Benefit Amount
Up to 66%

- Rates Not Guaranteed (53% increase over 36 months)
- Regular Occupation Protected for 1 Year Only
- Portability to New Employer
- Customizable to Individual
- Tax Free Benefit
- Return of Premium
- Benefit Increase with Income
- Upgradeable Occupation Class
- Medically Underwritten



The Government Is The Policy Owner



PRIVATE PLAN



30 to 720 days
waiting period



Benefit Period of
2 yr | 5 yr | 10 yr
Or to age 65

65%

Benefit Amount
Up to 65%

- Rates Guaranteed
- Regular Occupation Protected up to Age 65
- Customizable to Individual
- Tax Free Benefit
- Portability to New Employer
- Return of Premium (Available Rider)
- Benefit Increase with Income (Available Rider)
- Partial/Residual Disability (Available Rider)
- Upgradeable Occupation Class
- Medically Underwritten



You Are The Policy Owner



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