

When it Comes to LTD Client Support, Our Knowledge Matters



- Own occupation/any occupation definitions
- All-source maximums
- CPP and other offsets
- RTW incentives
- Rehabilitation benefits
- Recurrent disability provisions
- Partial disability benefits
- Actuarial and underwriting assumptions
- Life waiver reserves
- LTD reserve releases
- Collateral benefits
- Indexation
- Taxability
- Medical and psychological assessments
- Employment Assessments™

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