

## Earn CE Credits and Grow Your Business

Submitted by Anar on October 7, 2015 - 10:50am hage not found e:///home/globalpa/private\_files/staff/Anar/en-image%20rr.jpg

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disability income replacement program set up by an employer for a group of employees. Unlike group ins look at what WLRP offers you, your employer and their employees.

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No/premium cost as the employer funds the premiums; Disability benefits are paid directly to the employ

## Why sell WLRP instead of a group disability plan? See below.

## **Features**

Individual non-cancellable or guaranteed renewable policies with terms and conditions locked in at issue

Possibility to lock in future pricing at issue

Insurance portable upon termination

Availability of optional benefits such as partial and residual benefits, cost of living, etc.

Disability definitions broad and comprehensive

Cost of insurance protection compared to a group plan

Employment insurance payor status

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