

# Disability Insurance: Products by Carrier



PRODUCTS	Fully-Underwritten DI							
	Ameritas	Assurity	Fidelity Security	Illinois Mutual	Lloyd's	MassMutual	Principal	The Standard
IDI	•	•	•	•	•	•	•	•
BOE	•	•		•	•	•	•	•
Buy-Sell					•	•	•	•
Key Person					•		•	
Retirement Protection					•	•	•	
Loan Protection	•				•		•	
Short-Term DI		•						
Impaired Risk		•	•		•			
High-Limit DI					•			
Non-Cancelable	•	•		•		•	•	•
Own Occ to age 65/67	•	•	•	•		•	•	•
Full Mental/Nervous Drug/Alcohol	•			•		•	•	•
Residual with Recovery	•				•	•	•	•
Catastrophic Rider	•	•		•		•	•	•
Return of Premium		•		•				
Student Loan Rider	•					•		•
e-Application (Online Application)	•	•		•		•	•	•
Dividend Eligible						•		
Physicians	•		•		•	•	•	•
Business Owners	•	•	•	•	•	•	•	•
White-Collar	•		•		•	•	•	•
Blue-/Gray-Collar	•	•	•	•	•			
Business in Home	•	•	•		•	•	•	•
Athletes & Entertainers			•		•			
Part-Time Employees				•			•	
Multi-Life Discounts	•	•		•	•	•	•	•
Guarantee-Issue Plans	•				•	•	•	•
Association Endorsements	•			•	•	•	•	
Medical Resident Plans	•					•	•	•
Starting Practice Limits	•					•	•	•
Business Owner Discount/Upgrade	•	•		•		•	•	•
Simplified Underwriting	•	•	•	•		•	•	•
Preferred Occupation Upgrade/Discount						•	•	•
IDI FEATURES	Guaranteed Issue DI							
	Ameritas	Lloyd's	MassMutual	MetLife	Principal	The Standard	Unum	
Minimum Number of Lives <sup>1</sup>	5	3	5	5	5	7	3	
Maximum GSI Offer	\$20,000	\$150,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	
Maximum Income Replacement Target	75-80%	75%	75-80%	85%	75-80%	75%	75-80%	
GSI for Physicians	No	Yes	Yes -fewer than 30% 3P	Yes	Case-by-case	Yes, 20+ lives required	Yes	
GSI for Medical Residency Programs	Yes	Yes	Yes	No	GSI fall back	Yes	Yes	
True Own-Occupation Definition	Yes	Yes	Yes	Yes	Yes	Yes	No	
Enrollment Platforms	• Paper • Electronic	• Paper • Electronic • Census	• Paper • Electronic • Census	• Paper • Electronic	• Paper • Electronic • Census	• Paper • Electronic • Census	• Paper • Electronic • Voice • Census	
Available Products	• Individual DI	• Individual DI • Key Person • BOE • Buy-Sell • Loss of License	• Individual DI • Retirement Protection	• Individual DI	• Individual DI • Retirement Protection • Key Person	• Individual DI	• Individual DI	

1 - Minimum life requirement for Employer Paid plans