

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	•	•		•		•	•	•	
IDI FEATURES	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						•		
MARKETS	Physicians	•		•		•	•	•	•
	Business Owners	•	•	•	•	•	•	•	•
	White-Collar	•		•		•	•	•	•
	Blue-/Gray-Collar		•	•	•	•			
	Business in Home	•	•	•		•	•	•	•
	Athletes & Entertainers			•		•			
	Part-Time Employees				•			•	
PROGRAMS	Multi-Life Discounts	•	•		•	•	•	•	•
	Guarantee-Issue Plans	•				•	•	•	•
	Association Endorsements	•			•	•	•	•	
	Medical Resident Plans	•					•	•	•
	Starting Practice Limits	•					•	•	•
	Business Owner Discount/Upgrade	•	•		•		•	•	•
	Simplified Underwriting	•	•	•	•		•	•	•
	Preferred Occupation Upgrade/Discount							•	•
GSI DETAILS	Guaranteed Issue DI	Ameritas	Lloyd's	MassMutual	MetLife	Principal	The Standard	Unum	
	Minimum Number of Lives¹	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