

# Disability Income Product Comparisons for Assurity Life & MetLife:

For Agent Use Only

Not all plans, standard features and riders are available in every state.

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Company:	ASSURITY LIFE (A.M.Best A-)			METLIFE (A.M.Best A+)				
<b>Product:</b>	Personal DI	Graded Benefit	Business Overhead	OMNI Advantage	OMNI Essential	Salary Saver	EP / EP 2005	Buy-Sell
<b>Availability:</b>	not in NY	not in CA, NY	not in CA, FL, NY	not in CA	not in CA	only in CA	only CA / not in CA	not in CA, MD, MT
<b>Issue Ages:</b>	18 - 60	18 - 60	18 - 60	18 - 59	18 - 59	18 - 59	18 - 59	18 - 59
<b>Maximum Issue Limits:</b>	\$9,000 or higher with reinsurance (varies by occ class)	\$11,000 (varies by occ class)	\$10,000 (varies by occ class)	\$20,000	\$20,000	\$10,000 (varies by occ class)	\$25,000	\$2 million (varies by elimination period)
<b>Benefit Periods:</b>	1yr, 2yr, 5yr or To Age 65	2yr, 5yr or 10yr (1yr if 65+)	12 or 24 months	2yrs, 5yrs, To Age 65 or To Age 70	2yrs, 5yrs, To Age 65 or To Age 70	2yrs, 5yrs or To Age 65	12 or 24 months	12, 24, 36, 48 or 60 months
<b>Elimination Periods:</b>	30, 60, 90, 180 or 365 days	30, 60, 90, 180 or 365 days (varies by benefit period)	30, 60 or 90 days	60, 90, 180, 365 or 730 days	60, 90, 180, 365 or 730 days	90, 180, 365 or 730 days	30, 60 or 90 days	365, 547 or 730 days
<b>Policy Design:</b>	guaranteed renewable (noncancelable rider is available)	guaranteed renewable	guaranteed renewable	noncancelable	guaranteed renewable	noncancelable	noncancelable	guaranteed renewable
<b>Premium Categories:</b>	M / F; T / NT; age-specific	M / F; T / NT; 5yr age bands	M / F; T / NT; age-specific	M / F; T / NT; age-specific	M / F; T / NT; age-specific	M / F; T / NT; age-specific	M / F; T / NT; age-specific	M / F; T / NT; age-specific
<b>Total Disability:</b> Can't do usual job but <b>can</b> have a different job?	yes, for first 2yrs of disability (can extend to 5yrs with rider)	yes, for first 2yrs of disability (can extend to 5yrs with rider)	yes, for first 2yrs of disability (no rider available to extend)	no, can't work at any job (but rider is available for various pds)	no, can't work at any job (no rider available)	no, can't work at any job (no rider available)	yes, standard	no, can't work at any job (no rider available)
<b>Key Standard Features:</b>								
Waiver of Premium	X	X	X	X	X	X	X	X
Recurrent Disability	X	X	X	X	X	X	X	
Presumptive Disability	X	X	X	X	X	X		
Rehabilitation Benefit	X	X	X	X	X	X		
Survivor Benefit	X	X	X	X	X	X		
Partial Disability Benefit	X	X	X				X (CA only)	
Unused benefits can extend the original benefit period			X				X	
May trade in policy for another type of DI policy			X				X	
<b>Other Key Riders:</b>								
Catastrophic Disability Ben	X			X	X			
Residual Disability Benefit	X			X	X	X	included in EP2005 base policy	
Return of Premium	X			X	X		X	
Guaranteed Insurability	X			X	X		X	X
Cost of Living Adjustments	<b>(Automatic Benefit Increase)</b>			X	X	X	X	
LTC Guaranteed Purchase				X	X			
Total Disability Lifetime Ben				X	X			