

DISABILITY INCOME PRODUCT COMPARISONS

For Agent Use Only

Prepared by LeClair Insurance (Toll Free: 877.532.5247)

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Company:	ASSURITY LIFE (A.M.Best A-)			METLIFE (A.M.Best A+)						MUTUAL OF OMAHA (A.M.Best A)			
Product:	Personal DI	Graded Benefit	Business Overhead	OMNI Advantage	OMNI Essential	Salary Saver	Exp Plus (business overhead)	EP 2005 (business overhead)	Buy-Sell	DI - Mainline	Business Overhead	Short Term DI (simplified issue)	
Availability:	not in NY	not in CA/NY	not CA/FL/NY	not in CA		only in CA		not in CA	not CA/MD/MT	all states	not in MD	* see below	
Issue Ages:	18 - 60			18 - 59						18 - 59	20 - 59	18 - 61	
Maximum Issue Limits:	\$9,000 (higher w/ reinsurance; varies by occ)	\$11,000 (varies by occ)	\$10,000 (varies by occ)	\$20,000 (all occ classes)		\$10,000 (varies by occ class)	\$25,000 (all occ classes)		\$2 million (varies by elimination period)	\$15,000 (varies by occ class)	\$15,000	\$5,000	
Benefit Periods:	1yr, 2yr, 5yr or To Age 65	2yr, 5yr, 10yr (1yr if 65+)	12 or 24 months	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	6mo, 1yr, 2yr, 5yr, 10yr, To Age 65	12 or 18 months	3, 6, 12 or 24 months	
Elimination Periods:	30, 60, 90, 180 or 365 days		30, 60 or 90 days	60, 90, 180, 365, 730 days		90, 180, 365 or 730 days	30, 60 or 90 days		365, 547 or 730 days	14/30/60/90/180/365 days (varies by ben. period)	30, 60, 90, 180 or 365 days	14, 30, 60 or 90 days	
Policy Design:	guaranteed renewable (non-can rider avail)	guaranteed renewable (no noncancelable rider)		noncancelable & guaranteed renewable	guaranteed renewable	noncancelable & guaranteed renewable			conditional renewal with prem guaranteed	guaranteed renewable			
Premium Categories:	M / F; T / NT; age-specific	M / F; T / NT; 5yr age bands	M / F; T / NT; age-specific	Male / Female; Tobacco / Non-Tobacco; age-specific						M / F; T / NT; age-specific	M / F; 5yr age bands	M / F; T / NT; age-specific	
Own Occupation Definition of Total Disability:	yes, for first 2yrs of disability (rider can extend to 5yrs)		yes, for first 2yrs of dis. (no rider)	no, can't work at any job (own occ rider avail)	no, can't work at any job (no rider available)		yes, standard		no, can't work at any job (no rider available)	yes, for first 2yrs of disability (rider extends to 5yrs)	no, can't work at any job (no rider available)	no, can't work at any job (no rider available)	
Key Standard Features:													
Waiver of Premium	yes			yes						yes			
Recurrent Disability	yes			yes						yes			
Presumptive Dis.	yes			yes					no	yes	no	yes	
Rehab. Benefit	yes			yes		no				yes	no	yes	
Survivor Benefit	yes			yes		no				yes	no	yes	
Partial Disability	yes			no		yes	no				yes	no	yes
Other Key Riders:													
Catastrophic Disability Benefit	yes	no		yes	no						no		
Residual Disability	yes	no		yes		no	(included in base policy)	no		no			
Return of Premium	yes	no		yes	no	yes	no			yes	no	yes	
Guaranteed Insurability	yes	no		yes	no	yes				yes	no		
Cost of Living Adjustments	(Automatic Benefit Increase Rider)	no		yes			no				yes	no	
LTC Guaranteed Purchase Option	no			yes	no						no		
Total Disability Lifetime Benefit	no			yes	no						no		

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

* Available in AL, AK, AR, AZ, CO, DC, DE, HI, IA, ID, KY, LA, ME, NE, ND, NH, NM, OH, OR, SC, TX, WV, WI, WY. Available 10.1.07 in CT, MI, MO, PA, SD, VT, WA.