

DIS product options— an expert solution for every client

PRODUCTS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD	UNION CENTRAL
Individual DI	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Business overhead	✓		✓	✓	✓	✓	✓	✓	✓	✓
Disability buy-sell				✓	✓	✓		✓	✓	
Keyperson DI				✓				✓		
Retirement plan DI				✓	✓	✓		✓		
Bank loan DI				✓				✓		
Impaired risk	✓	✓	✓	✓						
FEATURES	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD	UNION CENTRAL
Noncancelable	✓		✓		✓	✓		✓	✓	✓
Own-Occ. to age 65 or 67					✓	✓		✓	✓	✓
Age 66/67/70 benefit period					✓	✓	✓	✓	✓	✓
Lifetime benefit period						✓		✓		
Full MNAD (except CA)			✓			✓		✓	✓	
Catastrophic rider	✓		✓		✓	✓		✓	✓	✓
Residual rehabilitation									✓	
Return of premium	✓		✓			✓	✓			
MARKETS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD	UNION CENTRAL
Physicians				✓	✓	✓		✓	✓	✓
Business owners	✓		✓	✓	✓	✓	✓	✓	✓	✓
White collar	✓		✓	✓	✓	✓	✓	✓	✓	✓
Blue/gray collar	✓	✓	✓	✓		✓	✓	✓	✓	✓
Business in home	✓		✓	✓	✓	✓		✓	✓	✓
Athletes & entertainers				✓						
PROGRAMS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD	UNION CENTRAL
Multi-life discounts	✓		✓	✓	✓	✓		✓	✓	✓
Large case discounts				✓	✓	✓		✓	✓	✓
Guaranteed issue plans				✓	✓	✓		✓	✓	✓
Association endorsements			✓		✓		✓	✓	✓	✓
Hospital endorsements									✓	
Medical resident plans					✓	✓		✓	✓	✓
Foreign travel/residence				✓						
Business owner upgrade	✓		✓		✓	✓		✓	✓	✓