








Disability Insurance Companies Comparison by Contract Features

(updated 09/01/2013)

							
Non-Cancellable, Guaranteed Renewable	✓	✓	(by Rider) ✓	(by Rider) ✓	✓	✓	✓
Own Occupation	✓	(by Rider) ✓	✓	✓	(by Rider) ✓	(by Rider) ✓	Riders: 2yr Own Occ / Modified Own Occ / ANY Occ
Lifetime Benefits Rider	✓	✓	To Age 65, 67	To Age 65, 67	To Age 65, 67	To Age 65, 67	To Age 65, 67
Presumptive Clause	✓ Can be recoverable	(by Rider) Must be Irrecoverable	Must be Irrecoverable	✓ Can be recoverable	(by Rider) Must be Irrecoverable	(by Rider) Must be Irrecoverable	Must be Irrecoverable
Residual / Partial Benefits Rider	> 15% Income Loss ✓ To Age 65,67	> 15% Income Loss ✓ To Age 65,67	> 20% Income Loss PLUS Loss of Time & Duty	> 15% Income Loss PLUS Loss of Time & Duty	> 20% Income Loss PLUS Loss of Time & Duty	> 15% Income Loss PLUS "Reduced Capacity to Perform"	> 20% Income Loss PLUS Loss of Time & Duty
Mental/Nervous	✓ To Age 65,67	2yr Limit OR To Age 65,67 (depends on Occ Class)	✓ To Age 65,67	2yr Limit OR 5yr Limit (depends on Occ Class)	2yr Limit	2yr Limit	2yr Limit
Future Increase Rider	✓	✓	✓	✓	✓	✓	✓
Cost of Living Adjustment Rider	✓	✓	✓	✓	✓	✓	✓
Normal Maternity	✓	(by Rider) ✓	✓	✓	✓	Excluded	✓