## Disability Insurance Companies Comparison by Contract Features

(updated 06/01/2011)

	<b>C</b> GUARDIAN <sup>®</sup>	MetLife	TheStandard	UnionCentral AUNFI Company	Principal <sup>*</sup> <i>Financial</i> <i>Group</i>	MassMutual	Worthwestern Mutual
Non-Cancellable, Guaranteed Renewable	~	✓	(by Rider) ✓	~	$\checkmark$	~	$\checkmark$
Own Occupation	~	(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 Benefits Rider	> 15% Income Loss ✓ To Age 65	> 20% Income Loss 36 month Recovery Loss of Time & Duty	> 20% Income Loss PLUS Loss of Time & Duty	> 15% Income Loss PLUS Loss of Time & Duty	> 20% Income Loss PLUS Loss of Time & Duty	> 20% Income Loss 30 Day TOTAL Disability	> 20% Income Loss PLUS Loss of Time & Duty
Mental/Nervous	✓ To Age 65	✓ To Age 65	✓ To Age 65	2yr Limit OR 5yr Limit (depends on Occ Class)	2yr Limit	2yr Limit	2yr Limit
FIO Rider	~	~	$\checkmark$	×	$\checkmark$	~	~
COLA Rider	~	~	$\checkmark$	~	✓	~	✓
Maternity	V	Excluded	Excluded	~	Excluded	Excluded	$\checkmark$

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