








**Disability Insurance Companies
Comparison by Contract Features**
(updated 06/01/2011)

							
Non-Cancellable, Guaranteed Renewable	✓	✓	(by Rider) ✓	✓	✓	✓	✓
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	✓	✓	✓	✓	✓	✓	✓
COLA Rider	✓	✓	✓	✓	✓	✓	✓
Maternity	✓	Excluded	Excluded	✓	Excluded	Excluded	✓