

# Disability Income Product Comparison Grid

You've decided that disability insurance (DI) is an appropriate fit for the needs of your client - now it's time to determine which carrier offers the product that best suits his or her income protection needs. We have designed the following DI product comparison grid to provide a quick overview of each carrier's primary market focus, available product and plan types and some basic information surrounding occupations that each carrier will insure.

Disability Income Carrier	Assurity	Illinois Mutual	Mutual of Omaha	Principal	The Standard	Lloyd's of London
Primary Market Focus	Blue/Gray Collar Small Business Owners Middle Income White Collar	Blue/Gray Collar Business Owners Middle Income White Collar	Blue/Gray Collar Middle Income White Collar (Exec/Small Business Owners)	White Collar/Professional Business Owners	White Collar/Professional Business Owners	Excess DI Impaired Risk Sub-Standard Occupations
Product Type	Traditional DI	Traditional DI	Traditional DI	Traditional DI	Traditional DI	Traditional DI Excess Coverage Unique Situations and Coverages
Available Products	Individual LTD1 Graded Benefit LTD Business Overhead Expense Individual Mortgage DI	Individual DI Business Overhead Expense	Individual Short Term Accident Only and Accident and Sickness Long Term Accident and Sickness Business Overhead Expense	Individual LTD Business Overhead Business Loan Protection*2 Disability Buy-Out Keyman Retire Secure	Individual DI Business Overhead Expense Business Equity (Buy/Sell Funding)	Individual LTD Business Overhead Buy/Sell Funding Loan Indemnification Contract Indemnification Severance Key Person Business Aviation
Plan Type	Guaranteed Renewable*	Guaranteed Renewable* (age 67) Conditionally Renewable (age 75)	Guaranteed Renewable*	Non-Cancellable (Non-Can)	Guaranteed Renewable* Non-Can Policy Rider Available	Term Disability Income
Issue Ages	18 - 60	18 - 60	18 - 61	18 - 60	18 - 64	0 - 70
Age Type	Age Nearest	Age Last Birthday	Age Last Birthday	Age Last Birthday	Age Last Birthday	Age Last Birthday
Minimum Annual Earned Income	\$14k	\$7.2k	\$15k	\$15k	\$15k	\$40k
Occupation Classes*3	Occupation Classes are Specific to Each Carrier <i>Please reach out to CBS to get more detailed information based on the occupations of your clients.</i>					
Issue and Participation Limit*6	\$6k - \$9k	\$8k - \$10k	\$5k - \$10k	\$8k - \$35k	\$10k - 30k	\$200k+ per month
Elimination Period (days)	30, 60, 90, 180, 365	IDI: 30, 60*4, 90*5, 180, 365, 730*2 Business Expense: 30, 60*4, 90	0, 7, 14, 30, 60, 90, 180, 365	30, 60, 90, 180, 365	60, 90, 180, 365	30, 60, 90, 120, 180, 365
Benefit Period (years)	1, 2, or 5 (up to age 65)	Short Term (months): 3, 6, 12, 24 Long Term: 2, 5, 10 to age 67	Short Term (months): 3, 6, 12, 24 Long Term: 2, 5, 10 to age 67	2 or 5 (up to ages 65, 67, or 70)	2, 5, or 10 (up to age 65)	12, 24, 36, 48, 60, 72, 84 120 - Bank Loan Only

Contact **CBS Brokerage at 763.450.1870** to learn more about how to start the income protection conversation with your clients.

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