

Disability Carrier Features

PRODUCT	Ameritas	Assurity	Berkshire	Fidelity Security	Lloyd's of London	Mutual of Omaha	Principal	Standard
Individual Disability	X	X	X	X	X	X	X	X
Business Overhead	X	X	X		X	X	X	X
Disability Buy Out			X		X		X	
Retirement Protection			X		X		X	
Bank Loan Protection			X		X		X	
Keyperson					X		X	
Critical Illness		X				X		
Impaired Risk		X		X	X			

POLICY BENEFITS

Non-cancelable	X	X	X				X	X
Own Occupation	X		X		X		X	X
Residual	X	X	X		X	X	X	X
Cost of Living Adjustment	X		X		X	X	X	X
Catastrophic	X	X	X				X	X
Lifetime Benefit			X					
Future Purchase Option	X		X			X	X	X
Full Mental Nervous / Substance Abuse							X	X

MARKETS

Physicians	X		X		X		X	X
Business Owners	X	X	X		X	X	X	X
White Collar	X		X		X		X	X
Blue Collar		X		X		X		
Home Business	X		X		X	X	X	X
Athletes / Entertainers					X			

SPECIAL PROGRAMS

Association Endorsements	X					X	X	X
Business Owner Upgrade	X	X	X			X	X	X
Medical Resident Plans	X		X				X	X
Multi-life discounts	X	X	X			X	X	X
Guaranteed Issue	X		X		X	X	X	X