

PRODUCTS	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Individual DI	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Business overhead	✓	✓		✓	✓	✓	✓	✓	✓	✓
Disability buy-sell					✓	✓	✓		✓	✓
Keyperson DI					✓				✓	
Retirement plan DI					✓	✓	✓		✓	
Bank loan DI					✓				✓	
Impaired risk		✓	✓	✓	✓					
FEATURES	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Noncancelable	✓	✓		✓		✓	✓		✓	✓
Own-Occ. to age 65 or 67	✓	✓				✓	✓		✓	✓
Age 66/67/70 benefit period	✓	✓		✓		✓	✓	✓	✓	✓
Lifetime benefit period							✓		✓	
Full MNAD (except CA)	✓			✓			✓		✓	✓
Catastrophic rider	✓	✓		✓		✓	✓		✓	✓
Residual rehabilitation										✓
Return of premium		✓		✓			✓	✓		
MARKETS	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Physicians	✓				✓	✓	✓		✓	✓
Business owners	✓	✓		✓	✓	✓	✓	✓	✓	✓
White collar	✓	✓		✓	✓	✓	✓	✓	✓	✓
Blue/gray collar	✓	✓	✓	✓	✓		✓	✓	✓	✓
Business in home	✓	✓		✓	✓	✓	✓		✓	✓
Athletes & entertainers					✓					
PROGRAMS	AMERITAS	ASSURITY	FIDELITY SECURITY	ILLINOIS MUTUAL	LLOYD'S OF LONDON	MASS MUTUAL	METLIFE	MUTUAL OF OMAHA	PRINCIPAL	THE STANDARD
Multi-life discounts	✓	✓		✓	✓	✓	✓	✓	✓	✓
Large case discounts	✓				✓	✓	✓		✓	✓
Guaranteed issue plans	✓				✓	✓	✓	✓	✓	✓
Association endorsements	✓			✓		✓	✓	✓	✓	✓
Hospital endorsements										✓
Medical resident plans	✓				✓	✓	✓		✓	✓
Foreign travel/residence					✓					
Business owner upgrade	✓	✓		✓		✓	✓	✓	✓	✓