

PRODUCTS BY CARRIER

<i>Fully-Underwritten DI</i>		Ameritas	Assurity	Fidelity Security	Illinois Mutual	Lloyd's	MassMutual	Mutual of Omaha	Principal	The Standard
PRODUCTS	IDI	•	•	•	•	•	•	•	•	•
	BOE	•	•		•	•	•	•	•	•
	Buy-Sell					•	•		•	•
	Key Person					•			•	•
	Retirement Protection					•	•			
	Loan Protection	•				•			•	
	Short-Term DI		•							
	Impaired Risk		•	•		•				
	High-Limit DI			•		•				
IDI FEATURES	Non-Cancelable	•	•		•		•	•	•	•
	Own Occ to age 65/67	•	•		•		•	•	•	•
	Lifetime Benefit Period								•	
	Full Mental/Nervous Drug/Alcohol				•		•	•	•	•
	Residual with Recovery					•	•	•	•	•
	Catastrophic Rider	•	•		•		•		•	•
	Return of Premium		•		•			•		
	e-Application (Online Application)	•	•		•			•	•	•
	Dividend Eligible						•			
	MARKETS	Physicians	•		•		•	•	•	•
Business Owners		•	•	•	•	•	•	•	•	•
White-Collar		•		•		•	•	•	•	•
Blue-/Gray-Collar			•	•	•	•	•	•	•	•
Business in Home		•	•	•		•	•	•	•	•
Athletes & Entertainers						•				
Part-Time Employees					•				•	
Multi-Life Discounts		•	•		•	•	•	•	•	•
PROGRAMS	Guarantee-Issue Plans	•				•	•		•	•
	Association Endorsements	•			•	•	•		•	
	Medical Resident Plans	•					•		•	•
	Business Owner Discount/Upgrade	•	•		•	•	•	•	•	•
	Simplified Underwriting	•	•	•	•		•	•	•	•
	Preferred Occupation Upgrade/Discount	•							•	•

All products, features, and underwriting programs are subject to availability and state approval.

<i>Guaranteed-Issue DI</i>		Ameritas	Lloyd's	MassMutual	MetLife	Principal	The Standard	Unum
GSI DETAILS	Minimum Number of Lives ¹	5	3	5	10	5	7	3
	Maximum GSI Offer	\$20,000	\$150,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000
	Maximum Income Replacement Target	75% - 80%	75%	75% - 80%	85%	75% - 80%	75%	75% - 80%
	GSI for Physicians	No	Yes	Yes - fewer than 30% 3P	Yes	Case-by-case	Yes, 20+ lives required	Yes
	GSI for Medical Residency Programs	Yes	Yes	Yes	No	GSI fall back	Yes	Yes
	True Own-Occupation Definition	Yes	Yes	Yes	Yes	Yes	Yes	No
	Enrollment Platforms	• Paper • Electronic	• Paper • Electronic	• Paper • Electronic	• Paper • Electronic	• Paper • Electronic	• Paper • Electronic	• Paper • Electronic • Voice • Census
	Available Products	• Individual DI	• Individual DI • Key Person • BOE • Buy-Sell • Loss of License	• Individual DI • Retirement Protection	• Individual DI	• Individual DI • Retirement Protection • Key Person	• Individual DI	• Individual DI

¹Employer-paid plans