



Any of your clients need disability insurance? Our annual directory is a good place to start the search

Individual Disability Insurance

BY LIANA CAMPOREALE

Company ratings	Noncancelable?/ Guar. renewable to 65?/ Renewable after age 65?	Total disability	Residual disability benefit	Presumptive disability benefit	POLICY DEFINITIONS					
					Own occupation	Sickness	Injury	Waiver of premium	Exclusions/ limitations	
Assurity Life Ins. Co. • Lincoln, Nebraska • 800-869-0390 • www.assurity.com • <i>Personal Disability Income Protection</i> (continues on next page)										
A.M. Best: A- Fitch: NR Moody's: NR S&P: NR Weiss: B-	No/Yes/Yes	First 24 months after elimination period, the insured is unable to perform duties of their own occupation; after 24 months, any occupation reasonably suited by education, training, and experience	Available by rider only; provides benefit equal to the percentage of lost income; minimum loss is 24% of prior earnings	Total benefits paid for the entire benefit period even if insured is able to return to work; benefits paid for loss of sight, speech, hearing, loss and severance of both hands, both feet, or one hand and one foot	Available by rider only; extends 24 months of own occupation portion of definition of disability to 5 years	Illness, disease, or condition that originates after issue date	Accidental bodily injury that happens while policy is in force	Policy provision, no additional premium; premiums waived after 90 days of total disability or elimination period if longer	Exclusions: war and act of war; intentional self inflicted; attempting or committing a felony; illegal occupation; normal pregnancy; Limitations: foreign travel, mental/nervous drug and alcohol; pre-existing conditions	
Berkshire Life Ins. Co. of America • Pittsfield, Massachusetts • 866-590-8845 • www.theberkshire.com • <i>ProVider Plus</i> (continues on next page)										
A.M. Best: A+ Fitch: NR Moody's: NR S&P: NR Weiss: NR	Yes/Yes/Yes	Top four classes: own occupation for entire benefit period; other classes: own occupation for five years in same claim; afterwards unable to perform in own occupation and not working in any occupation	Payable if sickness or injury incurs at least 20% income loss; 75% loss equals 100%; in first six months, minimum 50% benefit; payable until revenue loss is less than 20% or residual benefit less than \$500 per month	Total disability presumed even if at work for total and complete loss of sight, hearing, speech, use of two limbs in their entirety; elimination period waived; payable for entire benefit period	Regular occupation(s) in which insured is engaged at time of disability; if insured's occupation is limited to a single certified medical or dental speciality, that speciality will be deemed his or her occupation	Sickness or disease that is diagnosed and treated while policy is in force	Accidental bodily injury that occurs while policy is in force	Premiums waived during disability after three months (or elimination period if shorter); those paid during elimination period will be refunded; also waived for three months after recovery; if disabled on policy anniversary, we will annually waive premiums	Incarceration; loss of professional license; normal pregnancy covered after 90 days or elimination period if later; 12-month limit on benefits if residing outside U.S. or Canada	
Illinois Mutual Life Insurance Co. • Peoria, Illinois • 800-437-7355 • 800-437-7355 • www.illinoismutual.com • <i>GR21</i> (continues on next page)										
A.M. Best: A- Fitch: NR Moody's: NR S&P: Api Weiss: B	No/Yes/No	Own occupation inability to perform all substantial and material duties of regular occupation for first five years or two years (depending on class); thereafter, any occupation that might reasonably be expected given education, training, and prior earnings	Inability to perform one or more of substantial and material duties of occupation or unable to do said duties for as long as required and loss of 20% or more of prior monthly income	Total and irrevocable loss of sight, hearing, or speech, use of both hands, both feet, or use of one hand and one foot; waiting period is waived	Occupation in which you are engaged at time of disability	Illness, disease, or physical condition that manifests itself while policy is in force	Accidental bodily injury that is sustained while policy is in force	After 90 days of continuous disability, premiums will be waived during total disability and all premiums paid during first 90 days of disability will be refunded	Disability resulting from normal pregnancy or childbirth, commission of a felony, war or military service except during active duty for training of less than 60 days	
Massachusetts Mutual Life Insurance Co. • Springfield, Massachusetts • 800-234-2865 • www.massmutual.com • <i>Radius</i> (continues on next page)										
A.M. Best: A++ Fitch: AAA Moody's: Aa1 S&P: AAA Weiss: NR	Yes/Yes/No	Total disability when insured cannot perform main duties of his/her occupation, is not working in any other occupation, and is under a doctor's care	Partially disabled, is back to work in own occupation or another occupation, under a doctor's care and suffers at least a 20% loss of pre-disability income; includes recovery benefit	Considered to have presumptive total disability even if working if following conditions begin while policy is in force: complete loss of speech, hearing in both ears, sight in both eyes, and loss of both hands, both feet, or one hand and one foot	See definition of total disability	Physical or mental illness that makes itself known while policy is in force; includes transplant surgery that occurs after six months from policy effective date and complications of pregnancy or childbirth	Accidental bodily injury that occurs while policy is in force and is not contributed to by sickness	After 90 days of total and/or partial disability, premiums waived for remainder of disability; premiums paid during that 90-day period will be refunded	War, declared or undeclared; normal pregnancy or childbirth	

POLICY FEATURES AND BENEFITS		MAX. MONTHLY BENEFITS AVAILABLE			PREMIUMS			COMMISSIONS		
Base policy	Riders available	Age (male)	Non-medical underwriting	Medical underwriting	Available benefit periods	Age (male)	Annual premium ¹	Unisex or sex-distinctive rates	Year	%
Assurity Life Ins. Co. • Personal Disability Income Protection										
•Rehabilitation benefit	•Cost-of-living benefit	25	\$2,500	\$7,000	1 year,	25	\$1,065.00	Sex-distinct	1	50%
•Regular occupation	•Future increase option	35	\$2,000	\$7,000	2 years,	35	\$1,391.00		2-10	10%
•Survivor benefits	•Daily hospital confinement	45	\$1,500	\$7,000	5 years,	45	\$2,074.00		11+	0%
	•Premium refund benefit	55	\$1,000	\$7,000	to age 65	55	\$2,950.00			
	•Residual partial disability benefit									
	•Social Security offset rider									
	•Catastrophic disability rider									
	•Non-can rider									
	•Home modification (no charge)									
Berkshire Life Ins. Co. of America • ProVider Plus										
•Rehabilitation benefit	•Cost-of-living benefit	25	\$3,000	\$15,000	2 years,	25	\$1,584.00	Sex-distinct;	1	50%-60%
•Capital sum benefit	•Full recovery benefit	35	\$3,000	\$15,000	5 years,	35	\$2,124.00	Unisex for	2-10	5%-17%
•Waiver of elimination period	•Future increase option	45	\$2,500	\$15,000	to age 65,	45	\$3,298.00	employees	11+	2%-14.5%
	•Indexing of prior earnings	55	\$1,500	\$15,000	lifetime	55	\$4,457.00	sponsored plans		
	•Residual partial disability									
	•Social Security offset rider									
	•Automatic increase rider									
	•Group disability insurance replacement									
	•Unemployment premium waiver option									
Illinois Mutual Life Insurance Co. • GR21										
•Partial benefits for self-employed	•Cost-of-living benefit	25	\$2,500	\$8,000	6 months,	25	\$1,352.40	Sex-distinct	1	50%
•Organ transplant donor	•Future increase option	35	\$2,500	\$8,000	1 year,	35	\$1,856.40		2-5	10%
•Rehabilitation benefit	•Premium refund benefit	45	\$1,500	\$8,000	2 years,	45	\$2,797.20		6-10	7%
•Regular occupation	•Residual partial disability benefit	55	\$1,000	\$8,000	5 years,	55	\$4,015.20		11+	5%
•Partial disability benefit	•Social security offset rider				10 years,					
•Survivor benefits	•First year monthly benefit				to age 65					
•Non-integrated base benefits	•Retrospective injury benefit									
•5% discount (5 or more lives)	•Activities of daily living									
•5% discount for approved associations										
•Available for home-based occupations										
Massachusetts Mutual Life Insurance Co. • Radius										
•Annuity/retirement option	•Cost-of-living benefit	25	\$0	\$15,000	2 years,	25	\$1,280.60	Sex-distinct	1	50%
•Indexing of prior earnings	•Full recovery benefit	35	\$0	\$15,000	5 years,	35	\$1,724.40		2-7	10%
•Rehabilitation benefit	•Future increase option	45	\$0	\$15,000	10 years,	45	\$2,789.80		8-10	5%
•Recurring disability	•Residual partial disability benefit	55	\$0	\$15,000	to age 65,	55	\$4,322.10		11+	2%
	•Social Security offset				age 67					
	•Short-term benefit									
	•Group supplement									
	•Partial disability									
	•Automatic benefit increase									
	•Managerial duties endorsement									
	•HIV									

¹Based on level premium for a male non-smoker with a \$7,000 per month benefit, 90-day elimination period, coverage to age 65, and top occupational class.
NA: Not available; NR: Not rated



Company ratings	Noncancelable?/ Guar. renewable to 65?/ Renewable after age 65?	Total disability	POLICY DEFINITIONS						Exclusions/ limitations
			Residual disability benefit	Presumptive disability benefit	Own occupation	Sickness	Injury	Waiver of premium	
Mutual of Omaha • Omaha, Nebraska • 402-342-7600 • www.mutualofomaha.com • Disability Income Protection D77/CD77 (continues on next page)									
A.M. Best: A Fitch: NR Moody's: Aa3 S&P: AA- Weiss: NR	No/No/Yes	During first 24 months following elimination period, unable to perform material and substantial duties of own occupation and receive medical treatment; after first 24 months, unable to perform material and substantial duties of any occupation for which you are reasonably suited because of education, training or experience and receive medical treatment	Proportional disability during first 24 months following elimination period due to sickness or injury unable to perform material and substantial duties of own occupation or are not able to perform such duties for as much time as it would normally take; loss of monthly income at least 25% but not more than 75% of prior monthly income; you receive mental treatment	Presumed to be totally disabled if prior to age 75 or retirement, sickness or injury results in entire, irrecoverable and uncorrectable loss of speech, hearing in both ears, sight in both eyes or the use of both hands, both feet or one hand and one foot. Benefits begin on earlier of the date of loss or day following elimination period; total disability benefits will be paid to age 65 or for 12 months, whichever is longer	See definition of total disability	An illness, disease or physical condition which causes loss beginning while the policy is in force and is not excluded from coverage	Bodily harm which is direct result of an accident or trauma that occurs while the policy is in force and is not related to sickness or any other cause	If sickness or injury results in a period of more than 90 continuous days of total disability, will refund any premiums which became due and were paid during the 90-day period, and waive the payment of each premium which thereafter becomes due as long as total disability continues	Mental or nervous disorders are limited to a lifetime maximum of 24 months or length of benefit period shown in policy schedule, whichever is lesser
Ohio National Financial Services • Cincinnati, Ohio • 513-794-6100 • www.obnational.com • Renaissance Non-Cancellable (continues on next page)									
A.M. Best: A+ Fitch: AA- Moody's: A1 S&P: AA Weiss: B	Yes/Yes/No	Unable to perform substantial and material duties of regular occupation and not gainfully employed; payable for 2 years; rider extends benefit for length of benefit period	By rider: Loss of time or duties during waiting period; loss of income only after waiting period	Loss of use of 2 limbs, sight, speech, or hearing; waiting period waived; payable even if insured is working	Occupation (or occupations if more than one) the insured is regularly engaged in at the time of disability	Sickness diagnosed or treated while the policy is in force	Accidental injury sustained while policy is in force	Premiums waived after total and/or residual disability has continued 90 days, or waiting period if shorter; premiums paid during waiting period are refunded	No income paid if disability due to war, or act of war; or for commission of a crime; or for incarceration; income limited to cumulative total of 24 months if disability is due to mental disorder or substance abuse
Pan-American Life Insurance Co. • New Orleans, Louisiana • 877-939-4500 • www.panamericanlife.com • Income Protector (continues on next page)									
A.M. Best: A1 Fitch: NR Moody's: A3 S&P: Aa Weiss: C+	Yes/Yes/Yes	Not able to work in regular occupation first 5 years then not working at any job for pay under care of physician	Loss of income at least 20% due to disability	Loss of use of both hands, both feet, one hand and one foot, loss of vision, hearing or speech	Occupation in which working at time disability begins	Disease or illness that first manifests while policy is in force	Accidental bodily injury that occurs while policy is in force	After 90 days of total disability from same or related causes while policy is in force; waive premiums and refund premiums paid during 90 days	Attempted suicide or intentionally self-inflicted injuries; injury or sickness incurred in commission of a felony; act or accidents of war; any injury or sickness that first manifests itself during services with armed forces
The Principal Life Insurance Co. • Des Moines, Iowa • 800-654-4278 • www.principal.com • Disability Solutions-700 Series (continues on next page)									
A.M. Best: A+ Fitch: AA Moody's: Aa3 S&P: AA- Weiss: NR	Yes/Yes/No	During "your occupation period", insured is not working and unable to perform substantial and material duties of own occupation; after "your occupation period", insured is unable to work in any occupation reasonably suited to insured by education, training, and experience	Available through three optional riders; insured is not totally disabled and solely due to injury or sickness, unable to perform some, but not all substantial and material duties of own occupation, or ability to work in any occupation is restricted and has a loss of earnings equal to or greater than 20%	Any injury or sickness resulting in total loss of use for any and every purpose or activity without any possibility of recovery of: power of speech, hearing in both ears, sight in both eyes, or use of both hands, both feet, or one hand and one foot	Profession(s) or occupation(s), not a specific job(s) or a job with a certain employer, that insured was actively working in at start of disability	Sickness or disease that manifests itself while policy is in force	Accidental bodily injury that occurs while policy is in force	If insured becomes disabled for lesser of 90 days or the elimination period, premiums paid for coverage after date disability began are refunded, and payment of premiums that come due during disability are waived	Intentional self-inflicted injury, attempt to commit a criminal act, involvement in illegal activity, suspension or surrender of professional/occupational license or certification, active military service during a military action
UnumProvident Corp.* • Chattanooga, Tennessee • 800-776-8543 • www.unumprovident.com • The Income Series (continues on next page)									
A.M. Best: A Fitch: AA- Moody's: A2- S&P: AA- Weiss: NR	Yes/Yes/Yes	Due to injury or sickness, unable to perform material and substantial duties of insured's occupation and not engaged in any other occupation; must be receiving physician's care; Your occupational period available up to full benefit period	Unable to perform one or more of material and substantial duties of your occupation, unable to perform them for as long as normally required to perform them; must be receiving physician's care; after elimination period, must also incur a loss of earnings of at least 20% while engaged in this occupation or any occupation	Presumptive disability benefits are available under optional Catastrophic Disability Benefit Rider	Occupation(s) as performed in national economy, rather than as performed for a specific employer or in a specific location, in which he/she is regularly engaged at time he/she becomes disabled	Sickness or disease that first manifests itself after effective date and while policy is in force; includes disability from surgery performed to improve appearance or prevent disfigurement or to transplant parts of the body to someone else	Accidental bodily injury that occurs after effective date and while policy is in force	After 90 days of disability resulting from injuries or sickness not excluded from coverage, will refund any premiums for your policy that were due and paid while disabled; waived payment of premiums that thereafter become due for as long as disability continues, but beyond maximum benefit period	War; act of war; suspension, revocation or surrender of professional license; normal pregnancy or childbirth covered after 90 days of disability; commission or attempt to commit a crime or engage in an illegal occupation; intentionally self-inflicted injuries
*Product is underwritten by Provident Life and Accident, except in NY, where it is Provident Life and Casualty									

POLICY FEATURES AND BENEFITS		MAX. MONTHLY BENEFITS AVAILABLE			PREMIUMS			COMMISSIONS		
Base policy	Riders available	Age (male)	Non-medical underwriting	Medical underwriting	Available benefit periods	Age (male)	Annual premium ¹	Unisex or sex-distinctive rates	Year	%
Mutual of Omaha • Disability Income Protection D77/CD77										
•Organ transplant donor	•Cost-of-living benefit	25	NA	\$15,000	6 months,	25	\$1,323.06	Sex-distinct	1	50%
•Indexing of prior earnings	•Future increase option	35	NA	\$15,000	1 year,	35	\$1,708.71		2-10	10%
•Rehabilitation benefit	•Indexing of prior earnings	45	NA	\$15,000	2 years,	45	\$2,510.58		11+	5%
•Residual partial disability benefit	•Premium refund benefit	55	NA	\$15,000	5 years,	55	To age 65-benefit period not available			
•Short-term benefits	•Residual partial disability				10 years,					
•Survivor benefits	•Social Security first year coverage				to age 65					
•Specific injury benefits	•Social Security offset rider									
•Presumptive total disability benefits	•Association marketing rider									
•Recurrent loss	(15% premium discount)									
•Waiver of premium	•60-month own occupation rider									
Ohio National Life Insurance Co. • Renaissance Non-Cancellable										
•Organ transplant donor	•Cost of living benefit	25	\$3,000	\$12,000	1 year,	25	\$1,245.60	Sex-distinct	1	50%
•Rehabilitation benefit	•Full recovery benefit	35	\$3,000	\$12,000	2 years,	35	\$1,720.90		2-10	10%
•Regular occupation	•Partial benefits for self-employed	45	\$2,000	\$12,000	5 years,	45	\$2,993.50		11+	5%
•Cosmetic surgery	•Future increase option	55	\$500	\$12,000	to age 65,	55	\$4,385.80			(service fee)
•365-day recurrent disability	•Daily hospital confinement			\$10,000 max. for	to age 67		Regular occupation and residual included			
•Stop and go waiting period	•Indexing of prior earnings			physicians and dentists; and for all in CA and FL						
	•Premium refund benefit									
	•Regular occupation									
	•Residual partial disability benefit									
	•Social Security offset rider									
	•Waiver of waiting period while hospital confined									
	•Yearly renewable term									
Pan-American Life Insurance Co. • Income Protector										
•Full recovery benefit	•Cost-of-living benefit	25	\$3,000	\$15,000	1 year,	25	\$1,196.40	Sex-distinct	1	60%
•Organ transplant donor	•Future increase option	35	\$3,000	\$15,000	2 years,	35	\$1,839.00		2-10	15%
•Indexing of prior earnings	•Daily hospital confinement	45	\$2,000	\$15,000	5 years,	45	\$3,022.00		11+	10%
•Rehabilitation benefit	•Hospital benefits	55	\$1,000	\$15,000	to age 65	55	\$4,187.00			
•Regular occupation	•Premium refund benefit									
•Cosmetic surgery	•Residual partial disability benefit									
•Survivor benefits	•Social Security first year coverage									
The Principal Life Insurance Co. • Disability Solutions-700 Series										
•Organ transplant donor	•Cost-of-living benefit	25	NA	\$15,000	2 years,	25	\$1,397.20	Sex-distinct	1	45-50%
•Rehabilitation benefit	•Full recovery benefit	35	NA	\$15,000	5 years,	35	\$1,883.00		2-5	10-15%
•Short-term benefits	•Partial benefits for self-employed	45	NA	\$15,000	to age 65	45	\$3,165.40		6-10	5-7%
•Survivor benefits	•Future increase options	55	NA	\$15,000		55	\$5,306.00		11+	3%
•Recurring disability benefit	•Indexing of prior earnings									
•Capital sum benefit	•Regular occupation									
•Interrupted elimination period	•Residual partial disability benefit									
	•Social Security offset rider									
	•Benefit update									
	•Extended total disability benefit									
UnumProvident Corp. • The Income Series										
•Full recovery benefit	•Cost-of-living benefit	25	\$15,000	\$25,000	2 years,	25	\$1,427.93	Both	1	50%-70%
•Organ transplant donor	•Future increase options	35	\$15,000	\$25,000	3 years,	35	\$2,059.62		2-5	5%-17.5%
•Future increase options		45	\$15,000	\$25,000	5 years,	45	\$3,352.49		6-10	2.5%-12.5%
•Indexing of prior earnings		55	\$15,000	\$25,000	to age 65,	55	\$5,003.25		11+	2%-5%
•Rehabilitation benefit					to age 67					
•Regular occupation										
•Converts to nursing facility at age 65										
•Residual partial disability benefit										
•Cosmetic surgery										
•Social Security offset rider										
•Short-term benefits										

¹Based on level premium for a male non-smoker with a \$7,000 per month benefit, 90-day elimination period, coverage to age 65, and top occupational class. NA: Not available; NR: Not rated