



DISABILITY INSURANCE

Carrier	Disability Type	Benefit Period	Elimination Period (Days)	Issue Ages	Occupational Classes	Maxium Benefit Amounts (Monthly)	Riders
American General	<i>Secure Income Plus</i> (Not Available in CA, MT or NY)	2 Years	30, 60, 90, and 180	18 - 50	There are four eligible classes. For more information call home office.	Maxium monthly benefit amounts will be determined by an annual income requirement schedule.	Additional Monthly Income for Total Disability AD&D Hospital Monthly Income for Total Disability Partial Disabilitiy Rider Exclusion Rider Waiver of Premium Return of Premium
		5 Years	30, 60, 90, and 180	18 - 45	There are four eligible classes. For more information call home office.	Maxium monthly benefit amounts will be determined by an annual income requirement schedule.	Additional Monthly Income for Total Disability AD&D Hospital Monthly Income for Total Disability Partial Disabilitiy Rider Exclusion Rider Waiver of Premium Return of Premium
		To age 65	30, 60, 90, and 180	18 - 45	There are four eligible classes. For more information call home office.	Maxium monthly benefit amounts will be determined by an annual income requirement schedule.	Additional Monthly Income for Total Disability AD&D Hospital Monthly Income for Total Disability Partial Disabilitiy Rider Exclusion Rider Waiver of Premium Return of Premium
Assurity	<i>Individual Guaranteed Renewable Disability</i>	1, 2 or 5 Years	The number of consecutive days that an insured must be totally disabled before the monthly disability benefit amount becomes payable. The elimination periods available are 30/60/90/180 and 365 days.	18 - 60	Classes 1A - 4A	<ul style="list-style-type: none"> • Class 4A - \$9,000 • Class 3A - \$9,000 • Class 2A - \$7,500 • Class 1A - \$6,000 	Supplemental Disability Income Rider Non-Cancelable Rider 5 - Year Own Occupation Rider Hospital Benefit Rider Guaranteed Insurability Rider Castastrophic Disability Rider Automatic Benefit Increase Rider Residual Benefit Rider Return of Premium Rider Retroactive Injury Benefit Rider
MetLife	<i>Omni Advantage</i>	2 Years, 5 Years, To age 65, To age 70	90, 180, 365, 730	18 - 59	6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A	\$20,000	Additional Monthly Benefit Auto Increase Benefit Catastrophic Disability Benefit COL Adjustment Rider Guaranteed Insurability Benefit Long Term Care Guaranteed Purchase Option Presumptive Total Disability Residual Benefit Rider Return of Premium Rider Retroactive Injury Benefit Rider Spousal Disability Benefit

	<i>Omni Essential</i>	2 Years, 5 Years, To age 65, To age 70	90, 180, 365, 730	18 - 59	6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A, A, B	\$20,000	Additional Monthly Benefit Auto Increase Benefit Catastrophic Disability Benefit COL Adjustment Rider Guaranteed Insurability Benefit Long Term Care Guaranteed Purchase Option Presumptive Total Disability Residual Benefit Rider Return of Premium Rider Retroactive Injury Benefit Rider Spousal Disability Benefit
	<i>Salary Saver (CA Only)</i>	2 Years, 5 Years, To age 65	90, 180, 365, 730 (90 NA to applicants with annual income of \$50,000 or less.)	18 - 59	6A, 5A, 4A, 3A, 2A, A, B	\$16,000	
	<i>Expense Plus (CA Only)</i>	12 or 24 Months	30, 60, 90	18 - 59	6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A	\$30,000	
	<i>Buy-Sell</i>	12, 24, 36, 48, 60 Months	365, 647, 730	18 - 59	6A, 5A, 5S, 5I, 4A, 4M, 3A, 2A, A, B	\$30,000	
Mutual of Omaha	<i>Short Term Accident Only</i>	3, 6, 12, or 24 Months	14, 30, 60, 90	18 - 61	All	\$5,000	Accident Hospital Confinement Indemnity Benefits Rider
	<i>Short Term Accident and Sickness</i>	3, 6, 12, or 24 Months	14, 30, 60, 90	18 - 61	All	\$5,000	Hospital Confinement Indemnity Benefits Rider Critical Illness Benefits Rider Critical Illness Insured Conditions Return of Premium Rider
	<i>Long Term Accident and Sickness</i>	2 Years or 5 Years	60, 90, 180, 365	18 - 61	All	\$10,000	Hospital Confinement Indemnity Benefits Rider Critical Illness Benefits Rider Critical Illness Insured Conditions Return of Premium Rider Social Insurance Supplement Rider Extended Own Occupation Disability Definition Amendment Rider FIO Rider Extended Proportionate Disability Benefits Rider Cost of Living Adjustment Rider
		10 Years	60, 90, 180, 365	18 - 61	6A, 5A, 4A, 3A, 2A	\$10,000	Hospital Confinement Indemnity Benefits Rider Critical Illness Benefits Rider Critical Illness Insured Conditions Return of Premium Rider Social Insurance Supplement Rider Extended Own Occupation Disability Definition Amendment Rider FIO Rider Extended Proportionate Disability Benefits Rider Cost of Living Adjustment Rider
		To Age 67	60, 90, 180, 365	18 - 61	6A, 5A, 4A, 3A	\$10,000	Hospital Confinement Indemnity Benefits Rider Critical Illness Benefits Rider Critical Illness Insured Conditions Return of Premium Rider Social Insurance Supplement Rider Extended Own Occupation Disability Definition Amendment Rider FIO Rider Extended Proportionate Disability Benefits Rider Cost of Living Adjustment Rider
	<i>Business Operating Expense</i>	12 Months or 18 Months	30, 60, 90, 180, 365	20 - 59	All	\$15,000	

Principal						
<i>Disability Income Insurance</i>	2 years, 5 years, to age 65, to age 67, to age 70	30, 60, 90, 180, 365	18 - 60	5A, 5A-M, 4A, 4A-M, 3A, 3A-M, 2A, A	\$15,000	Benefit Update Residual Disability Benefit Capital Sum Benefit Catastrophic Disability Benefit Cost of Living Adjustment Conditionally Renewable Policy Future Benefit Increase Extended Total Disability Benefit Limitation of Benefits for Mental/Nervous and Substance Abuse Disorders Presumptive Disability Benefit Recovery Benefit Regular Occupation Short-Term Residual Disability Benefit Supplemental Health Benefit Transitional Occupation
<i>Overhead Expense Insurance</i>	Monthly installments up to max monthly benefit, but not to exceed max aggregate benefit. Benefits continue during insured's disability (up to age 65.)	30, 60, 90 days	18 - 60	5A, 5A-M, 4A, 4A-M, 3A, 3A-M, 2A, A	Up to \$42,500 (Issue & Participation)	Automatic Increase Option Benefit Update Residual Disability Benefit
<i>Disability Buy-Out Insurance</i>	Monthly installments up to max monthly benefit, but not to exceed max aggregate benefit. Benefits continue during insured's disability (up to age 65.)	365, 540 or 730	18 - 60	5A, 5A-M, 4A, 4A-M, 3A, 3A-M, 2A, A	Up to \$3,000,000 (Lump sum, monthly installments of 24, 36 or 60 months or a combination of lump sum and monthly installments)	Benefit Update
Union Central						
<i>Noncancellable Series 4401S</i>	1 Year	30, 60, 90, 180 and 365	18 - 60	5AP - 2A	The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits.	To age 67 Extension Residual Disability 24 - Month Residual Disability 6 - Month Partial Disability Cost of Living Adjustment Automatic Increase Future Increase Option Social Insurance Substitute Catastrophic Disability
	2 Years	30, 60, 90, and 180	18 - 60	5AP - 2A	The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits.	To age 67 Extension Residual Disability 24 - Month Residual Disability 6 - Month Partial Disability Cost of Living Adjustment Automatic Increase Future Increase Option Social Insurance Substitute Catastrophic Disability

		5 Years	30, 60, and 90	18 - 60	5AP - 2A	The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits.	To age 67 Extension Residual Disability 24 - Month Residual Disability 6 - Month Partial Disability Cost of Living Adjustment Automatic Increase Future Increase Option Social Insurance Substitute Catastrophic Disability
		To Age 65	90, 180, 365 and 730	18 - 60	5AP - 2A	The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits.	To age 67 Extension Residual Disability 24 - Month Residual Disability 6 - Month Partial Disability Cost of Living Adjustment Automatic Increase Future Increase Option Social Insurance Substitute Catastrophic Disability
		To Age 67	90, 180, 365 and 730	18 - 60	5AP - 2A	The policy schedule page will reflect the max benefit for a particular policy. Benefits are subject to our then current Issue and Participation Limits.	To age 67 Extension Residual Disability 24 - Month Residual Disability 6 - Month Partial Disability Cost of Living Adjustment Automatic Increase Future Increase Option Social Insurance Substitute Catastrophic Disability