



Disability Insurance Benefit And Premium Comparison

Prepared for: **Attorney Age 35**

Feature\Policy		Standard Life - Protector Platinum - NC Bar	Principal - HH750	MetLife - Omni Advantage	Standard Life - Protector Platinum - Regular
Base Benefit		\$4,000	\$4,000	\$4,000	\$4,000
Renewability Provision		Noncancelable	Noncancelable	Noncancelable	Noncancelable
Definition of Total Disability		Own Occupation	Own Occupation	Own Occupation	Own Occupation
Elimination Period		90 Days	90 Days	90 Days	90 Days
Benefit Period		To Age 67	To Age 67	To Age 70	To Age 67
Partial/Residual Benefit	Initial Partial	100% Benefit for 6 months	50% Minimum for 6 months	50% Minimum for 6 months	100% Benefit for 6 months
	No Income loss Required?	Yes	No	No	Yes
	Extended Partial	Yes	Yes	Yes	Yes
	Loss Required?	Income only	Income plus time or duties	Income plus time or duties	Income only
Recovery Benefit		Yes - Full Benefit Period	Yes - Full Benefit Period	Yes - 36 months	Yes - Full Benefit Period
Cost of Living Adj.		N/A	N/A	N/A	N/A
Future Insurability Options		N/A	Benefit Update	N/A	N/A
Automatic Increase Option		N/A	Yes	Yes	Yes
Presumptive Total Disability		Date of Loss - Lifetime	Date of Loss - Lifetime	Date of Loss	Date of Loss - Lifetime
Compassionate Disability Benefit Maximum		No	No	No	\$24,000
Full Mental/Nervous Disorders Coverage		Yes	Yes	Yes	Yes
Catastrophic Benefit Rider		N/A	N/A	N/A	N/A
Lifetime/Extended Benefit Option		No	Not Quoted	Not Quoted	No
Supplemental Health Benefit		No	\$24,000	No	No
Capital Sum Benefit		No	\$48,000	No	No
Male Monthly Premium		<b>\$105.10</b>	<b>\$106.13</b>	<b>\$119.99</b>	<b>\$107.45</b>
Female Monthly Premium		<b>\$105.10</b>	<b>\$158.36</b>	<b>\$176.43</b>	<b>\$159.53</b>
<b>Notes and Comments:</b>		The <u>Compassionate Care Rider</u> pays a benefit if you have miss work to provide care to a loved one.			
<b>Client Notes:</b>		Non-Tobacco Rates Illustrated			
		<b>Date - 12/2010</b>			