



Disability Insurance Benefit And Premium Comparison

Prepared for: **Attorney Age 45**

| 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>\$153.34</b>  | <b>\$177.39</b>            | <b>\$208.50</b>            | <b>\$160.34</b>                              |
| Female Monthly Premium                   |                          | <b>\$153.34</b>  | <b>\$231.67</b>            | <b>\$248.16</b>            | <b>\$215.36</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>  |                            |                            |  |