

DI Comparison

Disability Income Comparison								
	UNIFI Guaranteed Renewable DI		Ohio National Non-Cancelable DI		MassMutual Radius XLS 07 DI		American General Secure Income Plus DI	
	Occupation Class; Monthly Benefit Amount	Annual Premium	Occupation Class; Monthly Benefit Amount	Annual Premium	Occupation Class; Monthly Benefit Amount	Annual Premium	Occupation Class; Monthly Benefit Amount	Annual Premium
Male 35 NTU General Physican Annual Income \$250,000; 90 Days Elimination Period; Benefit to Age 65	6M; \$10900	\$3,315.11	4AM; \$9450	\$3,260.60	4A; \$10,250	\$2,765.23	3A; \$7500	\$4,770.75
Female 35 NTU Software Engineer Annual Income \$110,000; 90 Days Elimination Period; Benefit to Age 65	5A; \$5500	\$2,565.05	2A; \$4050	\$2,695.35	5A; \$5300	\$1,732.22	4A; \$4300	\$2,377.86
Male 50 NTU Real Estate Appraiser Annual Income \$70,000; 90 Days Elimination Period; Benefit to Age 65	3A; \$3600	\$2,035.12	2A; \$2650	\$2,445.43	2A; \$2500	\$2,800.75	3A; \$3300; Benefit Period 2 Years	\$2,073.18

Female 50 NTU Nurse Practioner Annual Income \$120,000; 90 Days Elimination Period; Benefit to Age 65	5M; \$5900	\$5,006.03	3A; \$5500	\$4,155.45	3A; \$5650	\$5,347.44	2A; \$4600; Benefit Period 2 Years	\$4,045.74
Annual Policy Fee (non- commissionable)	\$40		\$75		\$50		\$12	
Product Features								
Agent Commission	50%		27.50%		55%		63%	
Age	18-64		18-60		18-64		18-50	
Riders	COLA; FIOR; SIS		WOWP; YRDI; COLA; SIS; Modified regular occupation		CAT; Ext. Partial; FIO; STR1; STR2; Partial; HIV; Own Occ		Additional Monthly Income Rider, Partial Disability Rider, Hospital Monthly Income rider, Accidental Death & Dismemberment Rider	
Special Feature	Non-cancellable and Guaranteed Renewable to Age 65; Benefit Period available to age 70		Eligible for Dividends in the 6th policy year, Level premiums years 1-5, increase in year 6 and remain level through age 65, or Yearly Renewable Term (YRT).		Non-cancelable, Guaranteed Continuable to Age 65, Dividends may become payable at the end of 5th policy year (if available). Cash Only dividend option only. 35% surcharge for tobacco users.		Available in all states except CA, MT, NY	

For product details and quotes, please call me at 800-847-6426

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