


# Awe Them With "The Analyzer"

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disability  
insurance  
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**Disability Insurance Analyzer®**

Prepared For: Sample Doctor  
Prepared by: John Doe, CLU, CHFC


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02-01-2010 Proposal ID: 56137-0

Line	Policy Provisions	Met Life Omni Advantage	Principal HH-750	The Standard The Protector+
1	Base Benefit	\$10,000.00	\$10,000.00	\$10,000.00
2	Social Security Benefit	\$0.00 / None	\$0.00 / None	\$0.00 / None
3	Total Benefit	\$10,000.00	\$10,000.00	\$10,000.00
4	Elimination Period	90 EP	90 EP	90 EP
5	Benefit Period	To Age 65	To Age 65	Age 66/67
6	Renewability Provision	Noncancelable	Noncancelable	Noncancelable
7	Own Occupation Definition	Yes - For the entire Benefit Period	Yes - For the entire Benefit Period	Yes - Age 66/67
8a	Residual Benefit	Yes	Yes	Yes
8b	Minimum residual benefit payable	50% of base for 6 months then 20%	50% of base for 6 Months, then 20%	50% of base for 6 months then 20%
8c	Recovery Benefit	See residual rider on quote.	See Residual	Yes - 6 month lump sum
9	Recurrent Benefit	12 Months	6 Months	6 Months
10	Return of Premium	Not Available	Not Available	Not Available
11	COLA	Yes to 10% Indexed to CPI	Yes - 3% simple to 4% compound (CPI)	3% CPI (Compounded)
12a	Future Insurability Options	Yes	Yes	Yes
12b	Age through which future insurability option is exercisable	Every year through age 51, if available.	Age 55	Every year through age 50, if available.
13	Survivor Benefit	3 Months	3 Months benefit as lump sum	3 Months
14	Is there a limitation on Mental or Nervous Disorders?	No limitation	Yes By Rider. Lifetime limit of 2 Yrs, unless hospitalized	Yes, 2 Years unless hospitalized
15	Catastrophic Benefit Rider	Not Quoted	Not Quoted	Not Quoted
16	Company Ratings Updated Monthly. Ratings are Obtained Directly from the Ratings Organizations.	AM Best = A+ S & P = AA- Moody = Aa2	AM Best = A+ S & P = AA Moody = Aa3	AM Best = A S & P = AA- Moody = A1
	Approx. Base Benefits to Age 65	\$3,000,000.00	\$3,000,000.00	\$3,120,000.00
	Annual Premium	\$5,862.29	\$5,301.00	\$6,030.83
	Monthly Premium	\$505.92	\$463.84	\$527.70
	Cost per \$100 of benefit	\$58.62	\$53.01	\$60.31

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Line	Policy Provision	Simplified Explanation of Policy Provisions
1	Base Benefit	The amount of basic coverage available based on earned income.
2	Social Security Benefit	An additional amount of benefits payable if Social Security benefits are denied.
3	Total Benefit	The total of base benefits + Social Security Benefit Rider available from the insurance carriers.

**DI Done Right**

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