

DISABILITY INSURANCE COMPARISON GROUP VS. INDIVIDUAL

	GROUP	INDIVIDUAL
MONTHLY BENEFIT AMOUNT	60% of base salary with a monthly maximum cap Bonus and Commission income not included in calculation	Can insure beyond group max up to 100% pre-DI earnings (if CAT rider added) Bonus and Commission included
TAXATION	Premiums paid by employer: benefits are taxable income	Premiums paid by employee: benefits income tax-free
DEFINITION OF DISABILITY	Limited to Any Occupation (Own Occ, if available, limited to 2 years)	Own Occ, Transitional Occ, Your Occ
ELIMINATION PERIOD	90 days	Choose: 30, 60, 90, 180, 365 days
NON-CANCELLABLE/ GUARANTEED RENEWABLE	No	Yes
RIDER OPTIONS	Residual/Partial COLA (when available)	Residual/Partial FIO (Future Increase Option) COLA (Cost of Living Adjustment) CAT (Catastrophic)
CONVERTIBLE	At much higher rates (if allowed)	Yes
PORTABLE	No	Yes

These features are typical of group disability policies; some employer plans may vary.
For more information, reference Insurance Glossary at LLIS.com.



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