

# Ameritas Life Insurance Company

## Side-by-Side Product Comparison – Individual Disability Income Insurance

	Massachusetts Mutual Life Insurance Company	Ameritas Life Insurance Company
<b>Form #</b>	ICC15-XLIS-RC & XLIS-RC-15 (Radius Choice)	U4501NC (DInamic Foundation)
<b>Participating Policy</b>	Yes. Dividends, if any, are not anticipated to be credited before the end of the fifth policy year. Dividends are not guaranteed.	No
<b>Renewability</b>	Non-Cancelable to Age 65 Conditionally Renewable from Age 65 to 75	Non-Cancelable to Age 65 Conditionally Renewable for Life
<b>Issue Ages</b>	18–64	18–64
<b>Elimination Periods</b>	60, 90, 180, 365, and 730 days	30, 60, 90, 180, 365, and 730 days
<b>Benefit Periods</b>	2, 5, 10 years, To Age 65, To Age 67, To Age 70	1, 2, 5, 10 years, To Age 65, To Age 67, To Age 70
<b>Premiums</b>	Level or Graded	Level or Step Rate
<b>Definition of Total Disability</b>	<p>Cannot perform the main duties of his/her occupation, is not working at any other occupation, and is under a doctor's care. ("Modified Own Occ")</p> <p><b>Own Occupation Rider</b> at additional cost. Provides a monthly benefit when the insured cannot perform the main duties of his/her occupation, is working in another occupation, and is under a doctor's care. Rider includes language for medical/dental specialties in the definition of Occupation. ("True Own Occ")</p>	<p>The applicant has a choice from up to 3 different definitions of total disability:</p> <ul style="list-style-type: none"> <li>for the length of the benefit period, the inability to work in your own occupation and you are not working in any other occupation for wage or profit. ("Modified Own Occ")</li> <li>for the length of the benefit period, the inability to work in your own occupation, even if you are working in another occupation. ("True Own Occ")</li> <li>for the first 60 months, the inability to work in your own occupation, even if you are working in another occupation; followed by the inability to work in your own occupation and you are not working in any other occupation for wage or profit. ("True Own Occ" for 5 years, then "Modified Own Occ" thereafter.)</li> </ul>
<b>Residual Disability</b>	<p><b>Extended Partial Disability Benefits Rider</b> at additional cost. During the first 6 months, insured has a reduced capacity to perform his/her occupation and suffers at least a 15% loss of income, or suffers a 15% loss of time (i.e. can perform all the main duties of his/her occupation but for no more than 85% of the time they were collectively performed just prior to the start of disability), or cannot perform 1 or more main duty.</p> <p>After 6 months of disability, a 15% loss of income due to diminished capacity is required. During the first 12 months of disability benefits, the monthly payment is 50% of the Extended Partial Disability Monthly Benefit or the amount of the actual loss, whichever is greater. Full benefit will be paid if loss is greater than 75%. After 12 months, benefits are proportionate to the loss of income, or if greater than 75%, full benefit will be paid.</p> <p><b>Maximum Benefit Period:</b> Same as base.</p>	<p><b>Enhanced Residual Disability Rider</b> at additional cost. (Required for medical occ classes 6M-3M.) Insured is working but suffers at least a 15% loss of income and is unable to work in his/her occupation for more than 80% of the time. During the first 6 months of disability, the benefit is at least 50% of the Enhanced Residual Disability Rider monthly benefit.</p> <p>After 6 months, the benefit payable is proportionate to the loss of income. Full benefit will be paid if loss is greater than 75%. (Recovery benefit is included; see below.)</p> <p><b>Maximum Benefit Period:</b> Same as base.</p> <p><b>Basic Residual Rider</b> at additional cost. (Required for medical occ class 2M.) Same as above except the maximum residual benefit paid will be 50% of the base monthly benefit.</p> <p><b>Maximum Benefit Period:</b> Same as base.</p>
<b>Pre-Disability Income</b>	<p><b>Calculation:</b> Average of last 12, 24, or highest 24 out of 60 months.</p> <p><b>Indexing:</b> CPI-based; 3% minimum.</p>	<p><b>Calculation:</b> Average of last 12 or 24 months.</p> <p><b>Indexing:</b> CPI-based.</p>

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<b>Recovery Benefit</b>	<b>Extended Partial Disability Benefits Rider</b> at additional cost. Benefit is paid after insured returns to work full-time and has an income loss of at least 15% as a result of the disability. <b>Maximum Benefit Period:</b> Same as base.	<b>Enhanced Residual Disability Rider</b> at additional cost. Benefit is paid after insured returns to work full-time and has an income loss of at least 15% as a result of the disability. <b>Maximum Benefit Period:</b> Same as base.
<b>Presumptive Disability</b>	Insured is presumptively totally disabled when sickness or injury causes a complete loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. While the policy is in-force, if the insured suffers a presumptive disability and is under a doctor's care, then full Total Disability Benefit will be paid following the waiting period for Total Disability. If the loss is complete and irrecoverable, full Total Disability Benefits will be paid immediately. MassMutual® will waive the requirement of doctor's care and waiting period.	Total disability is presumed if an insured sustains a total loss of sight in both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if able to work. The elimination period will be waived. The loss is not required to be permanent or irrecoverable.
<b>Recurrent Disability</b>	Due to the same or related cause and occurs within 12 months of the prior disability (6 months if benefit period is less than To Age 65). No new elimination period is required.	Due to the same or related cause and occurs within 12 months of the prior disability. No new elimination period is required.
<b>Waiver of Premium</b>	After 90 days and for as long as insured remains disabled. Premiums paid during that 90-day period will be refunded.	After 90 days and for as long as insured remains disabled. Premiums paid during that 90-day period will be refunded.
<b>Cost of Living</b>	<b>Cost of Living Adjustment (COLA) Rider</b> at additional cost. 3% compound; no cap; increased benefits can be purchased upon recovery.	<b>6% Compound Cost of Living Adjustment Rider</b> at additional cost. CPI-based compound, 6% maximum; no cap; increased benefits can be purchased upon recovery. <b>3% Simple Cost of Living Adjustment Rider</b> at additional cost. No cap. Increased benefits cannot be purchased upon recovery.
<b>Benefit Indexing</b>	<b>Automatic Benefit Increase Rider.</b> Allows insured to increase benefit on 5 consecutive policy anniversaries without evidence of insurability (must not be disabled) through age 55. Each increase will be the greater of \$50 or 3% of the Total Disability Monthly Benefit that required proof of insurability to purchase, and the monthly benefit for the COLA Rider, Extended Partial Disability Benefits Rider and the Own Occupation Rider, if in force at the time of the coverage addition. If insured refuses 2 consecutive increases, all further increases will be forfeited and the rider will terminate. Underwriting guidelines have been enhanced to make the ABI Rider available with Replacement Ratios greater than 60% when illustrating coverage with underlying GLTD.	<b>Automatic Increase Rider.</b> Allows insured to increase benefit by 4% (simple) on 5 consecutive policy anniversaries without evidence of insurability (must not be disabled) through age 55. If an insured is under age 56 and the last automatic increase has occurred they may apply for additional automatic increases by providing financial evidence of insurability only. The first increase will take place on the next policy anniversary following approval. In no event will increases be made past age 60.
<b>Future Insurability Option</b>	<b>Future Insurability Option (FIO) Rider</b> at additional cost. Can be exercised annually to age 60; maximum pool size is 3X base up to the maximum issue limit; if insured is disabled during option period, he/she may apply for the increased benefits upon recovery; requires financial underwriting only. If, when exercising an option, the insured qualifies for a more favorable occupation class or issue and participation limits than applied at time of policy application, they will receive the higher class and/or limits.	<b>Future Increase Option Rider</b> at additional cost. Can be exercised annually to age 55; maximum pool size is 3X base up to the maximum I&P limits; if insured is disabled during option period, he/she may apply for the increased benefits upon recovery; requires financial underwriting only. The premium rate for any increase will be based on attained age as of the issue date of the increase, will use the rate basis in effect on the issue date of the policy to which this rider is attached, and be based on the occ class of the original policy.

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<b>Future Purchase Option</b>	<p><b>Benefit Increase Rider (BIR).</b> Allows policy owner to apply for increased monthly benefits every 3 years to age 52. Must purchase at least 75% of the benefit for which they are eligible at time of issue. To keep MassMutual's BIR in force until age 55, it must be renewed every 3 years. To renew the BIR, the insured must submit an application and accept at least 50% of the increase for which he/she qualifies. If these conditions are not met, the rider will terminate. If the insured's attained age is greater than 52 on the coverage end date of the rider, he/she can increase coverage under the terms of the rider but the rider will not renew.</p> <p><b>Note:</b> Cannot have FIO and BIR on the same policy. Rider language enhanced to allow off-anniversary increases in defined scenarios as outlined in the new Additional Benefit Option provision.</p>	Not available.
<b>Mental/Nervous/ Substance Abuse</b>	Benefit period is 24 months per occurrence; no aggregate lifetime limit. Maximum Benefit Period Endorsement can be added at time of issue (at additional cost) to remove the limitation.	Benefit period is a 60-month lifetime limit.
<b>Exclusions/ Limitations</b>	<ul style="list-style-type: none"> <li>• Incarceration</li> <li>• War</li> <li>• Sustained while participating in a riot or insurrection</li> <li>• Intentional self-inflicted injury</li> <li>• Sustained while committing a felony or engaged in an illegal occupation</li> <li>• That results from, or is contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description</li> </ul> <p>Pre-Existing Condition Limitation</p>	<ul style="list-style-type: none"> <li>• Incarceration</li> <li>• War</li> <li>• Normal pregnancy/childbirth</li> <li>• Self-inflicted injury</li> <li>• Loss of professional license</li> </ul> <p>Pre-Existing Condition Limitation</p>
<b>Benefits Outside the U.S.</b>	U.S. citizens planning to reside outside the U.S. for greater than 60 days will not be considered for coverage.	12 month lifetime limit for benefits paid while residing outside the U.S.
<b>Other Features &amp; Riders</b>	<p><b>Rehabilitation Benefit</b></p> <p><b>Right to Apply for Additional Monthly Benefits</b></p> <p><b>Suspension for Unemployment</b></p> <p><b>Catastrophic Disability Benefit Rider, maximum \$15,000</b> (additional cost)</p> <p><b>Group Supplement Rider</b> (additional cost)</p> <p><b>RetireGuard Rider</b> (additional cost)</p> <p><b>Short Term Riders</b> (additional cost)</p> <p><b>Social Insurance Rider</b> (additional cost)</p> <p><b>Student Loan Rider</b> (additional cost)</p>	<p><b>COBRA Premium Reimbursement Benefit</b></p> <p><b>Good Health Benefit</b> (reduction of elimination period)</p> <p><b>Nondisabling Injuries Benefit</b> (lifetime limit of \$3,000)</p> <p><b>Rehabilitation Benefit</b></p> <p><b>Survivor Benefit</b> (3x monthly benefit amount)</p> <p><b>Catastrophic Disability Rider, maximum \$10,000</b> (additional cost)</p> <p><b>Social Insurance Substitute</b> (additional cost)</p> <p><b>Student Loan Rider</b> (additional cost)</p>

## MassMutual®: Key Points of Differentiation

- MassMutual's policy is **participating**, which means dividends may be payable, although not guaranteed.
- We have a strong **residual option**, offered through the Extended Partial Disability Benefits Rider. There are 3 ways to qualify as partially disabled; minimum 50% benefit payable for first 12 months (the actual dollar amount of loss is payable if higher); 3 options for determining pre-disability income, going back up to 60 months; indexing has a 3% minimum guarantee; the recovery benefit is payable up to maximum benefit period.
- Our **COLA Rider** is 3% compound, no matter what. It's not based on the CPI, as it is with most companies.
- Our **Future Insurability Option Rider** can be exercised up to age 60, provides for a maximum pool size of 3X base up to the max I&P limits, and guarantees that if, when exercising an option, the insured qualifies for a more favorable occupation class or issue and participation limits than applied for at the time of policy application, they will receive the higher class and/or limits.
- MassMutual offers **the choice** between a no-initial-cost Benefit Increase Rider or a traditional Future Insurability Option Rider. This allows an insured **to increase their coverage** based on budget and insurance needs.
- MassMutual has an **Actively at Work Endorsement** which allows professionals who meet the criteria for the endorsement to be considered Actively at Work if they are working at least 20 hours per week.
- Our **mental/nervous/substance abuse** limitation is 24 months **per occurrence**, not a lifetime limit. Maximum Benefit Period Endorsement can be added at time of issue (at additional cost) to remove the limitation.
- A **Right to Apply** for Additional Monthly Benefits provision is included in every policy. This means that an insured can increase benefits within the same policy, thus not needing to take out another policy with an additional policy fee.
- MassMutual's **CAT Rider** has a maximum limit of \$15,000.
- We offer a **Group Supplement Rider** that provides for additional return-to-work benefits in a partial disability scenario.
- We offer a **RetireGuard Rider** to help protect one's ability to save for retirement.

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**NOT FOR USE IN CA OR FL.**

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