

Critical Illness Comparison Grid

Brokerage Professionals Inc.

	Assurity	Protective	Mutual of Omaha
AM Best Rating	A-	A+	A+
S & P Rating	n/a	AA-	A+
Comdex	n/a	90	91
Alert Score*	56	57	56
Overview	Fully underwritten version and Simplified issue	Non Medical up to age 50 with 50k max benefit	Optional Disability rider will pay 5% evry 6 months for 5yrs then a lump sum if still disabled
Issue Ages	18-64	18-65	20-64
Non Approved States	CT,FL,MA,MD,NH,N J,NY,VA,WA	CT,MD,MN,MS,N Y,PA,SD,TX,WA	CT,MA,MD,NH,NJ
Benefit Period	Lifetime	Lifetime	Lifetime
Issue Amounts	50k-500k	25k-500k	10k-250k
Number of Conditions	18@100%, 3@25%	11@100%, 2@25%, 1@10%	9@100%, 3@25%
Max Number of Claims	3 times	3 times	1 time
Return of Premium	Included	Included	Included
Age Benefit Reduces to Half	65	65	65
Riders	ADD, Spouse, Child, Wavier of Premium	ADD, Spouse	ADD, Disability
*Alert Score highest 72			

