

# Competitive Insight for Financial Professionals

## Fully-Underwritten Individual Disability Income Insurance: A Comparison of Partial Disability Coverage

	MassMutual Radius Choice	Ameritas	Berkshire	Ohio National
<b>Partial Disability Benefits</b>	Available via the Extended Partial Disability Benefits Rider.*	Available via the Enhanced Plus Residual Disability Rider.*	Available via the Enhanced Partial Disability Benefit Rider.*	Available via the Enhanced Residual Disability Rider.*
<b>Partial Disability Eligibility Requirements</b>				
<b>First 6 Months of Disability</b>	Unable to perform some of the main duties, or minimum 15% loss of time performing all the main duties, or 15% loss of income.	Loss of duties <b>or</b> at least 20% loss of time, <b>and</b> at least 15% income loss.	Minimum 15% income loss.	Loss of duties <b>or</b> 20% loss of time.
<b>After 6 Months of Disability</b>	Reduced capacity to perform occupation and minimum 15% loss of income.	Loss of duties <b>or</b> at least 20% loss of time, <b>and</b> at least 15% income loss.	Minimum 15% income loss.	Loss of duties <b>or</b> 20% loss of time, <b>and</b> at least 15% income loss.
<b>Benefit Calculation for Partial Disability Benefits</b>				
<b>First 6 Months of Disability Benefits</b>	The benefit paid is 50% of the monthly benefit for partial disability <b>or</b> the amount of the actual loss, up to the full benefit amount, <b>whichever is greater.</b>	The benefit paid is at least 50% of the monthly benefit for partial disability.	The Benefit paid is equal to the loss of income, less any other individual disability benefits received or eligible to receive on policies in force on or before the effective date of the rider, or 50% of the monthly benefit, whichever is greater, not to exceed the policy's monthly benefit.	Benefit paid is at least 50% of the monthly benefit for partial disability.
<b>Months 7-12 of Disability Benefits</b>	The benefit paid is 50% of the monthly benefit for partial disability <b>or</b> the amount of the actual loss, up to the full benefit amount, <b>whichever is greater.</b>	Benefits are proportionate to the loss of income.	The Benefit paid is equal to the loss of income, less any other individual disability benefits received or eligible to receive on policies in force on or before the effective date of the rider, or 50% of the monthly benefit, whichever is greater, not to exceed the policy's monthly benefit.	Benefits are proportionate to the loss of income.
<b>After 12 Months of Disability Benefits</b>	Benefits are proportionate to the loss of income. At any time, full benefit will be paid if loss is greater than 75%.	Benefits are proportionate to the loss of income. At any time, full benefit will be paid if loss is greater than 80%.	Benefits are proportionate to the loss of income. At any time, full benefit will be paid if loss is greater than 75%.	Benefits are proportionate to the loss of income. At any time, full benefit will be paid if loss is greater than 75%.
<b>Definition of Pre-Disability Income</b>	Average monthly income for last 12 <b>or</b> 24 months, <b>or</b> for any consecutive 24 months during the 60 months prior to disability.	Average of last 12 months <b>or</b> last 2 out of 3 tax years	Average of last 24 calendar months, <b>or</b> highest 2 out of 3 calendar years	Average monthly income for last 12 months, <b>or</b> for any consecutive 24 months during the 60 months prior to disability.
<b>CPI-Based Indexing of Pre-Disability Income</b>				
<b>Minimum</b>	3%	No minimum guaranteed.	No minimum guaranteed.	No Minimum guaranteed.
<b>Maximum</b>	No cap	No cap	No cap	No cap
<b>Recovery Benefits</b>	Max benefit period is To Age 70.	Max benefit period is To Age 70.	Max benefit period is To Age 70.	Max benefit period is To Age 70.

\* Optional Rider available at additional cost and may vary **or** not be available in each state.

**NOT FOR USE IN CALIFORNIA.  
FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.**

# Competitive Insight for Financial Professionals

## Fully-Underwritten Individual Disability Income Insurance: A Comparison of Partial Disability Coverage

	Northwestern Mutual	Principal	Standard
<b>Partial Disability Benefits</b>	Available as part of base contract.	Available via the Residual Disability and Recovery Benefit Rider.*	Available via the Enhanced Residual Disability Rider.*
<b>Partial Disability Eligibility Requirements</b>			
<b>First 6 Months of Disability</b>	Loss of duties or loss of time.	Minimum 20% loss of income. Also required – cannot perform the substantial and material duties of regular occupation or is working in another occupation.	Minimum 20% loss of time or duties or income.
<b>After 6 Months of Disability</b>	Loss of duties or loss of time, and at least 20% income loss.	Minimum 20% loss of income. Also required – cannot perform the substantial and material duties of regular occupation or is working in another occupation.	Minimum 20% income loss.
<b>Benefit Calculation for Partial Disability Benefits</b>			
<b>First 6 Months of Disability Benefits</b>	The benefit payable is at least 50% of the monthly benefit for partial disability.	The benefit payable is at least 50% of the monthly benefit for partial disability.	The benefit payable is at least 50% of the monthly benefit for partial disability.
<b>Months 7-12 of Disability Benefits</b>	Benefits are proportionate to the loss of income.	Benefits are proportionate to the loss of income.	Benefits are proportionate to the loss of income.
<b>After 12 Months of Disability Benefits</b>	Benefits are proportionate to the loss of income. At any time, full benefit will be paid if loss is greater than 80%.	Benefits are proportionate to the loss of income. At any time, full benefit will be paid if loss is greater than 75%.	Benefits are proportionate to the loss of income. At any time, full benefit will be paid if loss is greater than 80%.
<b>Definition of Pre-Disability Income</b>	Average monthly income for highest 12 consecutive months during the 24 prior to disability, or any 2 out of 3 calendar years prior to disability.	Average monthly income for any 12 consecutive months during the 24 prior to disability.	Average monthly income for any 12 consecutive months during the 24 prior to disability, or any 2 full tax years out of last 3 years prior to disability.
<b>CPI-Based Indexing of Pre-Disability Income</b>			
<b>Minimum</b>	No minimum guaranteed.	1%	No minimum guaranteed.
<b>Maximum</b>	No cap	No cap	No cap
<b>Recovery Benefits</b>	Max benefit period is 12 months.	Max benefit period is To Age 70.	Max benefit period is To Age 67.

\* Optional Rider available at additional cost and may vary or not be available in each state.

**NOT FOR USE IN CALIFORNIA.  
FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.**

This information is a reference source for MassMutual® staff and producers only. This material may not be reproduced, shown, or otherwise communicated or quoted to customers, prospects or members of the public, nor used in written form as sales literature. A variety of public sources we believe are accurate were used in compiling the summary, and in some cases interpretation was required. Information is accurate as of **May, 2024**. Changes made after this date are not reflected in the comparison. Refer to actual contract language for additional information.

