

Cenco DI Product Feature Comparison

	Ameritas	Assurity	Fidelity Security	Illinois Mutual	Lloyd's	Mass Mutual	Mutual of Omaha	Principal	The Standard
PRODUCTS	IDI	•	•	•	•	•	•	•	•
	BOE	•	•		•	•	•	•	•
	Buy-Sell					•		•	•
	Key Person					•		•	
	Retirement Protection					•		•	
	Loan Protection	•				•		•	
	Impaired Risk		•	•		•			
	High-Limit DI			•		•			
IDI FEATURES	Non-Cancelable	•	•		•	•	•	•	•
	Own Occ to age 65/67	•	•		•	•	•	•	•
	Lifetime Benefit Period							•	
	Full Mental/Nervous Drug/Alcohol				•	•	•	•	•
	Residual with Recovery					•	•	•	•
	Catastrophic Rider	•	•		•	•		•	•
	Return of Premium		•		•		•		
	e-Application (Online Application)	•	•		•		•	•	•
MARKETS	Dividend Eligible					•			
	Physicians	•		•		•	•	•	•
	Business Owners	•	•	•	•	•	•	•	•
	White-Collar	•		•		•	•	•	•
	Blue-/Gray-Collar		•	•	•	•	•		
	Business in Home	•	•	•		•	•	•	•
	Athletes & Entertainers					•			
PROGRAMS	Part-Time Employees				•			•	
	Multi-Life Discounts	•	•		•	•	•	•	•
	Guarantee-Issue Plans	•				•		•	•
	Association Endorsements	•			•	•	•	•	
	Medical Resident Plans	•						•	•
	Business Owner Discount/Upgrade	•	•		•		•	•	•
	Simplified Underwriting	•	•	•	•		•	•	•
Preferred Occupation Upgrade/Discount	•						•	•	

All products, features, and underwriting programs are subject to availability and state approval



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