



Disability Income Insurance Shopping Checklist

The checklist below is designed to help you compare the features and benefits of three different disability policies. Also, don't overlook the obvious; read, understand and carefully compare each policy's definition of "disabled."

Policy A _____

Policy B _____

Policy C _____

	Policy		
	A	B	C
Is the Policy noncancelable, guaranteed renewable, or other?	_____	_____	_____
How long is the waiting period?	_____	_____	_____
What is the maximum benefit period?	_____	_____	_____
What is the maximum monthly benefit?	_____	_____	_____
Can I renew the policy after age 65 if I am still working full time?	_____	_____	_____
Am I covered for injury and sickness?	_____	_____	_____
Is there a rehabilitation benefit?	_____	_____	_____
Is there a Social Security rider?	_____	_____	_____
What is the premium?	_____	_____	_____
Are premiums waived during periods of disability?	_____	_____	_____

This worksheet is part of "Life Advice: About Disability Income Insurance" www.lifeadvice.com.