
DISABILITY INSURANCE

Individual vs. Group/Association

Consider these important points before purchasing disability insurance.

	Individual Disability	Group/Association
Ownership & Control	Full/Total	None/None
Guaranteed Premium	Yes	No (change annually)
Can be Cancelled	No	Yes
Portable	Yes	No
Underwriting	At issue	At time of claim
Offsets by CCP, etc	No	Yes
Return of Premium Option	Yes	No
Definition of Disability fixed in contract	Yes	No
Cost of Living Option	Yes	Yes/No
Residual Benefits	Yes	No
Partial Disability	Yes	Yes/No
Presumptive Disability	Yes	No
Future Increase Guaranteed Insurability	Yes	No

Information provided by term/mart Insurance Agency Ltd. and Future Financial Planning Group.

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