

Disability Income Insurance

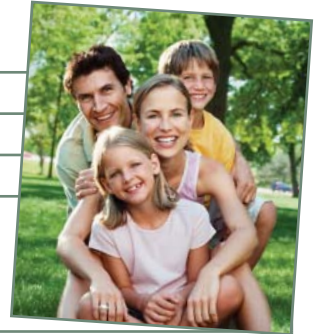


AssurityBalance®



Assurity®
Life Insurance Company

Personal Disability Income Insurance



Issue Ages	18 through 60 years (age nearest birthday)	
Rates	Male/female, tobacco/non-tobacco, age-specific	
Occupational Classes	4A, 3A, 2A, 1A	
Maximum Issue Limits	4A: \$9,000; 3A: \$9,000; 2A: \$7,500; 1A: \$6,000. Higher limits available for 4A and 3A subject to reinsurance availability. Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider, based on income.	
Elimination Periods	30, 60, 90, 180 and 365 consecutive days (all ages, all classes)	
Benefit Periods	Classes 4A and 3A = 1, 2, 5-year and To Age 65 Class 2A = 1, 2 and 5-year, also To Age 65, if – • Self-employed: under age 56; and in same business for 2 years with annual net income of at least \$40,000 for 2 years. • W-2 Employee: under age 56; with annual gross income of at least \$40,000 for 2 years. Class 1A = 1, 2 and 5-year. Limited benefit periods available for issue ages 56-60.	
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70	
Features	<ul style="list-style-type: none"> • “Own occupation” definition of total disability (first 24 months) • One occupation upgrade for most business owners if self-employed for at least 3 years and have a net income of at least \$30,000 • Partial Disability Benefit 	<ul style="list-style-type: none"> • Non-tobacco rates for no use in last 12 months • Presumptive Disability Benefit • Waiver of Premium Benefit • \$1,000 Home Modification Benefit • Rehabilitation Benefit • Survivor Benefit
Optional Riders (for additional premium)	<ul style="list-style-type: none"> • Critical Illness Rider • Supplemental Disability Income Rider • Automatic Benefit Increase Rider • Return of Premium Rider • Non-cancelable Rider available for 4A & 3A (up to 5-year benefit period) • 5-year Own Occupation Rider for 4A & 3A (5-year and To Age 65 only) 	<ul style="list-style-type: none"> • Catastrophic Disability Rider • Residual Benefit Rider • Guaranteed Insurability Rider • Hospital Benefit Rider • Retroactive Injury Benefit Rider

Policy Form No. A-D100

Business Overhead Expense Disability Income Insurance



Issue Ages	18 through 60 years (age nearest birthday)	
Rates	Male/female, tobacco/non-tobacco, age-specific	
Eligibility	1 year in business with net profit in last year at least \$10,000.	
Occupational Classes	4A, 3A, 2A	
Maximum Issue Limits	4A: \$10,000; 3A: \$9,000; 2A: \$8,000	
Elimination Periods	30, 60 and 90 consecutive days (all ages, all classes)	
Benefit Periods	12 months and 24 months (all ages, all classes)	
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70	
Features	<ul style="list-style-type: none"> • “Own occupation” definition of total disability • Conversion Privilege • Presumptive Disability Benefit • Partial Disability Benefit 	<ul style="list-style-type: none"> • Rehabilitation Benefit • Survivor Benefit • Waiver of Premium Benefit

Policy Form No. A-D106

Products’ availability, features and rates may vary by state. These policies may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life Insurance Company or review the policy contract.

For agent use only

Simplified Disability Income Insurance



Issue Ages	18 through 59 years (age last birthday)
Rates	Male/female, tobacco/non-tobacco Age Bands: 18 – 39, 40 – 49, 50 – 59
Eligibility	Employment requirement of 30 hours per week
Occupational Classes	Class I: Professional/office occupations... may have activities that involve laboratory, technical, supervisory or service work: biologist, accountant, sales clerk, clergy, horticulturist, pharmacist, architect, etc. Class II: Skilled and unskilled manual occupations... may involve operating machines, heavy manual labor and risks of accidents: electrician, plumber, farmer, roofer, painter, crane operator, furniture mover, beautician, custodian, auto mechanic, etc.
Maximum Issue Limits	\$300 – \$2,500 (maximum 60 percent of monthly income) Benefits will be reduced dollar for dollar up to 50 percent by the amount of social insurance (Social Security Disability, Workers' Compensation, Government Disability, and Railroad Retirement and Disability)
Elimination Period	30, 60, 90 or 180 consecutive days
Benefit Periods	6 months, 1 year or 2 years
Renewability	Guaranteed renewable to age 67; conditionally renewable to age 70
Features	<ul style="list-style-type: none"> • "Own occupation" definition of total disability • Partial Disability Benefit • Waiver of Premium Benefit
Optional Riders (for additional premium)	<ul style="list-style-type: none"> • Critical Illness Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Rider
Simplified Underwriting	MIB and prescription drug check on all cases. Telephone inspections for applicants age 30+ and monthly benefit amounts of \$2,000+. APS only as needed by underwriting.

Policy Form No. ID0710

Graded Benefit Disability Income Insurance



Issue Ages	18 through 60 years, (age nearest birthday)
Rates	Male/female, tobacco/non-tobacco, with or without Non-graded Injury Benefit. 5-year bands. Level rates; rates do not vary by occupational class.
Occupational Classes	4A, 3A, 2A, 1A
Maximum Issue Limits	4A & 3A: \$11,000; 2A: \$7,500; 1A: \$6,000
Elimination Periods	30 (2-year benefit period only), 60, 90, 180 or consecutive 365 days (5- and 10-year benefit period only)
Benefit Periods	Classes 4A & 3A: 2, 5 & 10 years. Class 2A: 2 & 5 years; Class 1A: 2 years
Graded Benefits	Monthly benefits for the duration of a disability beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability beginning in the 2nd policy year will be 70 percent of the non-graded benefit. The non-graded monthly benefit will be paid for total disabilities beginning in the 3rd policy year and thereafter.
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70
Features	<ul style="list-style-type: none"> • Survivor Benefit: Lump sum of 6x monthly benefit paid when insured is disabled and receiving benefits 12 months before death • Optional Non-graded Injury Benefit
Optional Riders (for additional premium)	<ul style="list-style-type: none"> • Supplemental Disability Income/Graded Benefit Rider • 5-year Own Occupation Rider

For agent use only

Policy Form No. A-D120

Personal DI, BOE and Graded Benefit DI	Simplified DI	Sample Occupations for Disability Income
4A	Class I	Accountants, attorneys, computer programmers, insurance agents and brokers, librarians, paralegal assistants, real estate agents and brokers, traveling salespersons, travel agents
3A		Cashiers, clergy, dentists and dental hygienists/technicians, lab technicians, nurses, retail liquor sales, real estate appraisers, surveyors, teachers, small animal veterinarians, trucking dispatchers
2A	Class II	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, bulldozer operators, carpenters, local delivery drivers, drywall installers, electricians, farmers, game wardens, glaziers, machinists, welders
1A		Ambulance drivers, auto body repair workers, bartenders for restaurants, bus drivers, custodians, exterminators, fire fighters, furniture movers, police and other law enforcement officers, building painters, roofers, swimming pool services, taxicab drivers, tree trimmers, long haul truckers, water well drillers



NOTE: An electronic application is available for all of Assurity's disability income products.

Why use the e-app?

- Faster cycle time
- Fewer amendments
- Reduces errors on forms
- Pays commissions faster
- Decreases mission information

The e-app can be found on AssureLINK (<https://assurelink.assurity.com>).

About the Company

Assurity Life Insurance Company's origins are rooted in a 120-year long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident, long-term care and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, the insurance industry's leading independent analyst. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

