

Disability Income Insurance



AssurityBalance®


Assurity®
Life Insurance Company



Personal Disability Income Protection

Issue Ages	18–60 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)	
Elimination Periods	30, 60, 90, 180, and 365 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. Class 1A = 1, 2, and 5-year	
Renewability	Guaranteed Renewable to age 65. Qualified right to renew to age 70.	
Features	<ul style="list-style-type: none"> • Own Occupation Definition of Total Disability (first 24 months) • One occupation upgrade for most 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	<ul style="list-style-type: none"> • Supplemental Disability Income Rider • Automatic Benefit Increase Rider • Return of Premium Rider • Non-cancellable 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 #A-D100

Sample Occupations for Disability Income

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
2A	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, bulldozer operators, carpenters, local delivery drivers, drywall installers, electricians, farmers, game wardens, glaziers, machinists, welders
3A	Cashiers, clergy, dentists and dental hygienists/technicians, lab technicians, nurses, retail liquor sales, real estate appraisers, surveyors, teachers, small animal veterinarians, trucking dispatchers
4A	Accountants, attorneys, computer programmers, insurance agents and brokers, librarians, paralegal assistants, real estate agents and brokers, traveling salespersons, travel agents

[†] Note: Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider, based on income.

Mortgage Disability Income Protection

Issue Ages	18–50 years, (age nearest birthday)
Rates	Male/Female, Tobacco/Non-tobacco. Age-specific.
Occupational Classes	4A, 3A, 2A, 1A
Maximum Issue Limits	\$1,500 (all ages, all classes). Company Issue & Participation Limits apply.
Elimination Periods	30, 60, 90, 180, and 365 days (all ages, all classes)
Benefit Periods	1, 2, and 5-Year Benefit Periods (all ages, all classes)
Renewability	Guaranteed Renewable to age 65
Features	<ul style="list-style-type: none"> • Own Occupation Definition of Total Disability (first 24 months) • One year of ownership of business • Partial Disability Benefit • Non-tobacco rates for no use in last 12 months • Presumptive Disability Benefit • Waiver of Premium Benefit • \$1,000 Home Modification Benefit • Rehabilitation Benefit • Simplified application and underwriting (no doctor's exams, no financial verification)
Optional Riders	<ul style="list-style-type: none"> • Residual Benefit Rider (classes 4A, 3A, and 2A only) • Return of Premium Rider • Catastrophic Disability Rider

Policy #A-D103

Graded Benefit Disability Income Protection

Issue Ages	18–60 years, (age nearest birthday)
Rates	Male/Female, Tobacco/Non-tobacco, with Non-graded Injury benefit or without. Level issue age (5 year bands). 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 365 days (5- or 10-year benefit period only)
Benefit Periods	Classes 4A & 3A: 2, 5 & 10 years. Class 2A: 2 & 5 years; Class 1A: 2 years; After age 65, 1 year.
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. Qualified right to renew to age 70.
Features	<ul style="list-style-type: none"> • Survivor Benefit: Lump sum – 6x monthly benefit paid when insured is disabled 12 months before death • Optional Non-graded Injury Benefit
Optional Riders	<ul style="list-style-type: none"> • Supplemental DI/Graded Benefit Rider • 5-year Own Occ Rider

Policy #A-D120

AssurityBalance® Disability Income Insurance from Assurity Life

Business Overhead Expense Disability Income Protection

Eligibility	1 year in business with net profit in last year at least \$10,000.
Issue Ages	18–60 years, (age nearest birthday)
Rates	Male/Female, Tobacco/Non-tobacco; Age-specific
Occupational Classes	4A, 3A, 2A
Maximum Issue Limits	4A: \$10,000; 3A: \$9,000; 2A: \$8,000
Elimination Periods	30, 60, and 90 days (all ages, all classes)
Benefit Periods	12 months and 24 months (all ages, all classes)
Renewability	Guaranteed Renewable to age 65. Qualified right to renew to age 70.
Features	<ul style="list-style-type: none"> • Own Occupation Definition of Total Disability • Conversion Privilege • Presumptive Disability Benefit • Partial Disability Benefit • Rehabilitation Benefit • Survivor Benefit • Waiver of Premium Benefit

Policy #A-D106

Note: For all products, benefits and provisions may vary by state and are subject to state approval.

AssurityBalance® makes selling DI easy... and profitable!

- Committed to the DI market for more than 50 years
- DI that focuses on the middle income market
- Wide range of occupational classes
- Competitive new and renewal commissions
- Dedicated and approachable Underwriting staff

Assurity Life Insurance Company's origins are rooted in a century-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 and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Pine Lake Advisors Inc., a subsidiary of Assurity Life.

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.

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



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