

Assurity[®]

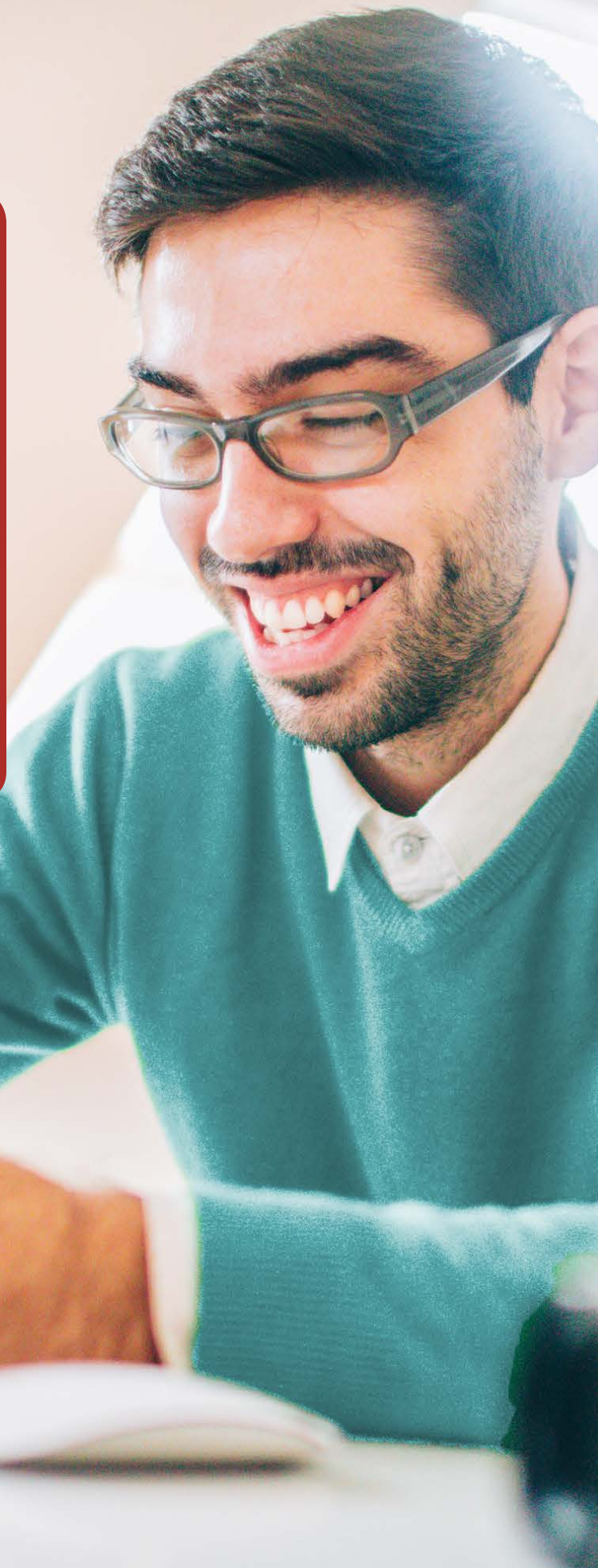
Disability Income Insurance Portfolio

Income Protection for Individuals
and Small-Business Owners



Income Protection Solutions

Assurity has a full disability income portfolio designed to help your clients with their personal and business needs. Our great products are backed by our great employees in new business, underwriting and claims services. With over 125 years in the market, Assurity has the expertise to help you customize solutions to fit your client's lifestyle, occupation, budget and health conditions.



Products & Solutions

Personal

Century+ Individual Disability Income (IDI)

Pays a monthly benefit to help protect the loss of income in case of a disabling illness or injury

Simplified Disability Income

Streamlines DI coverage through a short application and simplified underwriting

Graded Benefit Disability Income (GBDI)

Provides coverage for clients who are unable to qualify for traditional DI coverage due to health history

Business

Business Overhead Expense (BOE) Disability Income

Reimburses a monthly amount of business expenses to help keep the business going

For detailed information, check out our Product Guide at assurelink.assurity.com

Submit business electronically

- 1** Use Assurity's e-app at assurelink.assurity.com to help you complete and submit new applications in good order
- 2** Submit a **Drop Ticket** with key client information, and let Assurity call your client to complete the application and schedule any necessary exams





Century+ Individual

Disability Income Insurance

Base Policy Details

Issue Ages	18 through 60 (age nearest birthday)
Issue Classes	Male/Female; Tobacco/Non-Tobacco
Occupational Classes	4A - accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent 3A - day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse 2A - carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber 1A - construction laborer, custodian, exterminator, firefighter ¹ , police officer ¹ , roofer, truck driver
Maximum Issue Limits	4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000
Elimination Periods	30, 60, 90, 180 or 365 days
Benefit Periods	1, 2, 5 or 10 years; to-age-65 or to-age-67
Underwriting	No income verification: \$4,000 or less (\$2,500 for 1099 employees and/or self-employed) No medical exams: Age 18 - 50, up to \$4,000 Age 51 - 55, up to \$2,000 Age 56 - 60, up to \$1,500
Renewability	Guaranteed renewable to age 65 or 67; conditionally renewable to age 75 (if employed full time)

Benefits & Features

Two-Year Own Occupation Definition: Pays monthly benefits during the first two years if your client can't work in their regular occupation, even if they can work in another occupation

Non-Tobacco rates for no use in the last 12 months

Partial Disability Monthly Benefit: Pays 50 percent of the monthly benefit if your client is partially disabled and has returned to work part time after receiving total disability payments

Survivor Benefit: Pays your client's beneficiary or estate a lump sum of six times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

Home Modification Benefit: If your client is totally disabled, Assurity helps pay for modifications to your client's home to improve access or use of facilities

Waiver of Premium Benefit: Waives the premium for your client during a total disability

Vocational Rehabilitation Benefit: If your client is receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

Organ Donor Benefit: If your client becomes disabled as the result of surgery for transplanting an organ or donating bone marrow, Assurity pays both the policy and rider benefits to your client

Presumptive Disability Benefit: Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

Advantages for Small-Business Owners

- **Business Owner Income Enhancement:** Increases the net income of eligible business owners by 20 percent to help offset writing down income for tax purposes
- **Business Owner Upgrade:** One occupation class upgrade for your eligible clients, which can result in premium savings, increased benefit amounts and additional benefit riders
- **15 percent multi-life discount with 3 or more issued policies²**
- **List bill available**

Optional Riders

- ❑ **Return of Premium Benefit Rider:** Refunds a percentage of paid premiums if your client cancels or the policy lapses, or if they reach age 65 or die
- ❑ **Guaranteed Insurability Rider:** Allows your client to increase their total disability income coverage each year
- ❑ **Residual Disability Benefit Rider:** Pays a monthly benefit if a disability prevents your client from performing some job duties and their income decreases
- ❑ **Supplemental Disability Income Rider:** Pays a monthly benefit to your client minus any social insurance or government benefits
- ❑ **Critical Illness Benefit Rider:** Pays a lump-sum benefit for the first-ever diagnosis of a covered illness like heart attack, stroke and cancer
- ❑ **Automatic Benefit Increase Rider:** Increases the monthly benefits received by 5 percent each year, up to two times the original monthly benefit, with no additional underwriting
- ❑ **Catastrophic Disability Benefit Rider:** Extends your client's benefits beyond the policy benefit period, if catastrophically disabled and all total disability benefits have been paid
- ❑ **Non-Cancelable Rider:** Guarantees the premiums and policy renewability to age 65
- ❑ **Own Occupation Rider:** Extends the client's own-occupation definition of total disability from two years to five years, or to the entire benefit period
- ❑ **Retroactive Injury Benefit Rider:** Pays a lump-sum benefit after the elimination period, if an injury causes your client to become totally disabled



Simplified

Disability Income Insurance

Base policy details

Issue Ages	18 through 59 (age last birthday)
Issue Classes	Male/Female; Tobacco/Non-Tobacco
Occupational Classes	Class I - accountant, biologist, sales clerk, clergy, horticulturist, pharmacist, architect Class II - electrician, plumber, farmer, roofer, crane operator, auto mechanic
Maximum Issue Limits	Lesser of \$3,000 or 60 percent of monthly income
Elimination Periods	30, 60, 90 or 180 days
Benefit Periods	6 months, 1 year or 2 years
Renewability	Guaranteed renewable to age 67; conditionally renewable to age 70

Benefits & Features

Own Occupation Definition of Disability: If a disability due to sickness or injury keeps your client from doing all of the substantial and material duties of their occupation and requires the care of a physician

Non-Tobacco rates for no use in the last 12 months

Four-Day Service Guarantee: Assures your client's application will be processed and the policy mailed within 4 business days, or you get \$100; applications need to be filled out completely and correctly, and all required items included in order to qualify for the guarantee

Simplified underwriting with no financial verification

Partial Disability Monthly Benefit: Pays 50 percent of the monthly benefit if your client is partially disabled and has resumed part-time work after receiving total disability payments

Waiver of Premium: Waives the premium for your client during a total disability

Optional Riders

- Critical Illness Benefit Rider:** Pays your client a lump-sum benefit upon the first-ever diagnosis of a covered illness like heart attack, stroke and cancer
- Retroactive Injury Benefit Rider:** Pays a lump-sum benefit after the elimination period, if an injury causes your client to become totally disabled
- Return of Premium Benefit Rider:** Refunds a percentage of paid premiums if your client cancels or the policy lapses, or if they reach age 67 or die



Graded Benefit

Disability Income Insurance

Base Policy Details

Issue Ages	18 through 60 (age last birthday)
Issue Classes	Male/Female; Tobacco/Non-Tobacco
Occupational Classes	4A - accountant, architect, pharmacist, real estate agent, computer programmer, clinical nurse 3A - lab technician, speech therapist, surveyor, clergy, hospital/surgical nurse 2A - auto mechanic, carpenter, electrician, plumber, machine operator 1A - construction laborer, custodian, painter, roofer, mover
Maximum Issue Limits	4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000
Elimination Periods	30, 60, 90, 180 or 365 days
Benefit Periods	2 years, 5 years or 10 years
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70

Benefits & Features

A great solution for clients who are unable to qualify for traditional DI because of current or past health challenges

Grading: Monthly benefits for disability from sickness during the first two policy years are graded

Two-Year Own Occupation Definition: Pays monthly benefits during the first two years if your client can't work in their regular occupation, even if they can work in another occupation

Partial Disability Monthly Benefit: Pays 50 percent of the monthly benefit if your client is partially disabled and has resumed part-time work after receiving total disability payments

Waiver of Premium Benefit: Waives the premium for your client during a total disability

Home Modification Benefit: If your client is totally disabled, Assurity helps pay for modifications to your client's home to improve access or use of facilities

Survivor Benefit: Pays your client's beneficiary or estate a lump sum of three times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

Vocational Rehabilitation Benefit: If receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

Presumptive Disability Benefit: Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

Advantages for Small-Business Owners

- **Business Owner Upgrade:** One occupation class upgrade for your eligible clients, which can result in premium savings, increased benefit amounts and additional benefit riders

Optional Riders

- Graded Benefit Supplemental Disability Income Rider:** Pays a monthly benefit to your client minus any social insurance or government benefits
- Own Occupation Rider:** Extends the client's own-occupation definition of total disability from two years to five years, or to the entire benefit period



Business Overhead Expense

Disability Income Insurance

Base Policy Details

Issue Ages	18 through 60 (age nearest birthday)
Issue Classes	Male/Female; Tobacco/Non-Tobacco
Occupational Classes	4A - accountant, architect, computer programmer, pharmacist, real estate agent 3A - florist, graphic artist, speech therapist, locksmith, computer repair 2A - auto mechanic, beautician, brick layer, carpenter, electrician, farmer, landscaper, plumber
Maximum Issue Limits	\$20,000
Elimination Periods	30, 60 or 90 days
Benefit Periods	1 year or 2 years
Non-Medical Limits	Ages 18-50: up to \$3,000; Ages 51-55: up to \$2,000; Ages 56-60: up to \$1,500
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70

Benefits & Features

Own Occupation Definition of Disability: If disability due to sickness or injury keeps your client from doing the substantial and material duties of their occupation and requires the care of a physician

Non-Tobacco rates for no use in the last 12 months

Conversion Privilege: Coverage may be converted to an individual disability income insurance policy

Waiver of Premium Benefit: Waives the premium for your client during a total disability

Partial Disability Benefit: Pays 50 percent of the monthly benefit if your client is partially disabled and has returned to work part time after receiving total disability payments

Presumptive Disability Benefit: Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

Rehabilitation Benefit: If receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

Survivor Benefit: Pays your client's beneficiary or estate a lump sum of two times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

Advantages for Small-Business Owners

- **Business Owner Upgrade:** One occupation class upgrade for your eligible clients, which can result in premium savings
- **5 percent multi-life discount with 3 or more issued policies²**

Covered Expenses

These are defined items incurred by the business owner, which are usual and customary in the operation of the business or profession. These expenses must be generally accepted as tax-deductible overhead expenses.

Examples:



Employee salaries, wages and benefits



Utilities, laundry, janitorial, office maintenance



Rent or mortgage (greater of depreciation or regularly scheduled payments)



Property taxes, other fixed expenses, property and liability insurance premiums



Office furniture and equipment (lease payments or greater of depreciation or regularly scheduled payments)



Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Corporation

Customer Service

800-869-0355
Ext. 4264

Find out more
[assurity.com](https://www.assurity.com)

1. Special guidelines apply for government employees. Please refer to the underwriting guide.
2. Discount applies to 3 or more issued policies. Availability may vary by state.

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Policy Form Nos. I H0920, A-D 106, I H1617, I D0710 and Rider Form Nos. R I0921, R I0922, R I0923, R I0925, R I0927, R I0928, R I0929, I R0721, R I1601, R I1602, R I1619, R I1618, R I0711, R I0712, and R I0713 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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