

Business Owner Income Enhancement

Century+ Individual DI is designed for the middle income market and it is an excellent choice for the self-employed business owner, because we give them special consideration when underwriting for individual DI insurance.

Boost your business-owner clients' benefit...

With this enhancement, your client may be eligible to increase the maximum base issue limit by up to \$750,* as well as increase the social insurance rider up to the \$1,800 maximum issue limit. Assurity's underwriting team will automatically inform you of your client's eligibility.

This allows for enhanced DI coverage for your client and increased commissions for you!

Who qualifies...

Any business owner with at least 10 percent ownership and actively working in the business. Think attorneys, contractors, landscapers, etc.



Example:

Alicia's net income (after expenses and before taxes) was \$47,000 last year. She qualifies for \$2,890 of total monthly benefit (Century+ DI base policy and social insurance rider). With the business-owner increase, her salary would be bumped 15 percent to \$54,050 in determining the maximum issue limit, which would allow her to purchase up to \$3,220 of monthly benefit. That's an extra \$330 per month, or \$3,960 annually, if Alicia becomes sick or hurt and cannot work.

* Issue and participation limits by occupation classes still apply.

Policy Form No. I H0920. Policy and rider availability, features and rates may vary by state.

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