

## Product Highlights

<b>Issue Ages</b>	18–60 years, (age nearest birthday)
<b>Maximum Monthly Benefit</b>	4A & 3A: \$11,000; 2A: \$7,500; 1A: \$6,000
<b>Rates</b>	Male/Female, Tobacco/Non-tobacco. Level issue age (5 year bands). No variation by occupation class
<b>Benefit Period</b>	1A Class: 2 years; 2A: 2 & 5 years; 3A & 4A: 2,5 & 10 years. After age 65, 1 year
<b>Elimination Period</b>	30 (2 year benefit period only), 60, 90, 180 or 365 days (5 or 10 year benefit period only)
<b>Renewability</b>	Guaranteed to age 65, conditionally to age 70 (must be gainfully employed full time)
<b>Total Disability Graded Benefits</b>	Monthly benefits for the duration of a disability beginning in the 1st policy year will be 35% of the non-graded benefit. Monthly benefits for the duration of a disability beginning in the 2nd policy year will be 70% of the non-graded benefit. The non-graded monthly benefit will be paid for total disability beginning in the 3rd policy year and thereafter.
<b>Definition of Total Disability</b>	Own occupation – 2 years; any occupation reasonably suited thereafter
<b>Mental/Drug/Alcohol Limitation</b>	50% of monthly benefit for up to 12 months (graded for years 1 & 2) (Cognitive impairment due to stroke, trauma, etc. not subject to this limitation)
<b>Partial Disability</b>	50% of last paid monthly benefit for up to 6 months
<b>Presumptive Disability</b>	At total loss of sight, hearing, speech, or both hands, both feet, or one hand and one foot (graded for years 1 & 2)
<b>Home Modification</b>	\$1,000 lifetime benefit
<b>Vocational Rehabilitation</b>	Up to 6x base monthly benefit (not graded) may be available
<b>Survivor Benefit</b>	Lump sum – 6x monthly disability benefit paid to survivor when insured is disabled 12 months before death.
<b>Waiver of Premium</b>	After 90 days (or elimination period – whichever is longer)
<b>Non-graded Injury Benefit</b>	Optional benefit that pays 100% of policy benefit if a disability is due to an injury during the first two years the policy is in force.
<b>Riders Available</b>	<b>Supplemental DI/Graded Benefit Rider</b> – During disability, pays rider monthly benefit less any social benefits received (max \$1,200 monthly) <b>5-yr Own-Occupation Rider</b> – extends period of own occupation from 2 to 5 years

\* Benefits may vary by state and are subject to state approval.

Over for more information ▶

Policy Form No. A-D120. Product availability, features and rates may vary by state.

This policy 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 for more information.



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## How many *more* **DI** policies could you write if the health requirements were *less stringent*?



This is valuable coverage for your client who is working full time but has not been able to qualify for traditional DI because they:

- have a current or past health challenge
- are newly self-employed
- work from their home

The benefits for this special coverage are graded for the first two years, then 100 percent in the third year.

- ✓ Most occupations accepted
- ✓ Graded benefits:
  - 1<sup>st</sup> year – 35 percent
  - 2<sup>nd</sup> year – 70 percent
  - 3<sup>rd</sup> year – 100 percent
- ✓ Designed for the fully employed

### Medical Conditions Considered

Clients who are currently employed full time with these health conditions or histories may be considered for Graded Benefit Disability Income Protection:

Alcoholism	Heart Attack
Anxiety	Hepatitis
Arteriosclerosis	Intestinal By-pass
Cancer	Overweight
Cerebral Palsy	Pacemakers
Cholesterol (high)	Poliomyelitis
Coronary Artery Disease	Sleep Apnea
Angioplasty/By-pass	Ulcerative Colitis
Depression	<i>See product guide for complete list</i>
Diabetes	

**You know and rely on AssurityBalance Individual DI –  
now expand your issued cases with Assurity’s  
Graded Benefit Disability Income!**