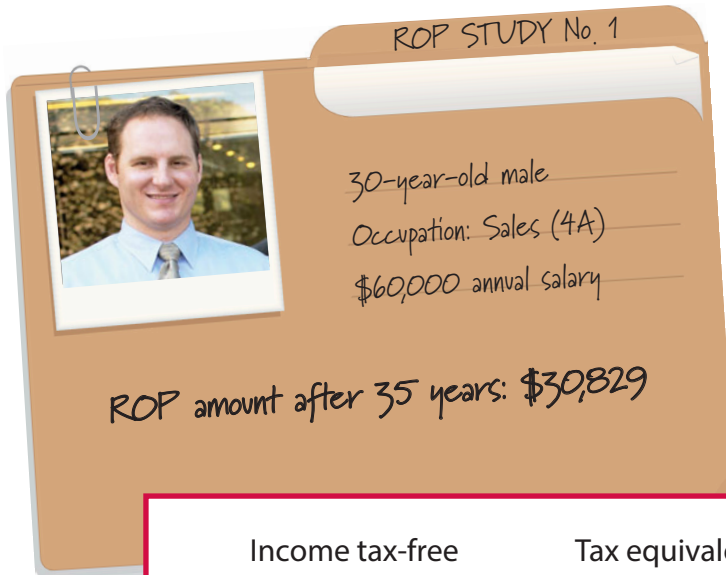


Equivalent Annual Return by using a DI ROP Rider

Some clients don't buy DI because they think they won't have a claim. Show them how the "time value of money" works with the **Return of Premium (ROP) Rider**.



- ▶ **\$3,400 monthly benefit**
(68% of gross income)
- ▶ **\$1,700 base policy and \$1,700 Supplemental Disability Rider (SDIR)**
 - 90-day elimination
 - To-age-65 benefit
 - Residual Rider
 - Retroactive Injury Rider
 - ROP Rider

Income tax-free equivalent annual return 4.59%	Tax equivalent yield (25% tax bracket) 6.12%	Tax equivalent yield (28% tax bracket) 6.37%
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ROP Rider cost:
\$371.68 annually
(Policy and riders' cost: \$880.83 annually)

Want to learn more? Contact:

Attention: The Return of Premium Rider is not an investment and should not be compared to any specific investments, securities or other assets with value.

In this scenario, these assumptions were made:

- Policy is kept in force until the policy anniversary following the insured's 65th birthday.
- No claims were paid.

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Policy Form No. I H1605 NY and Rider Form Nos. R I1611 NY, R I1612 NY and R I1613 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.



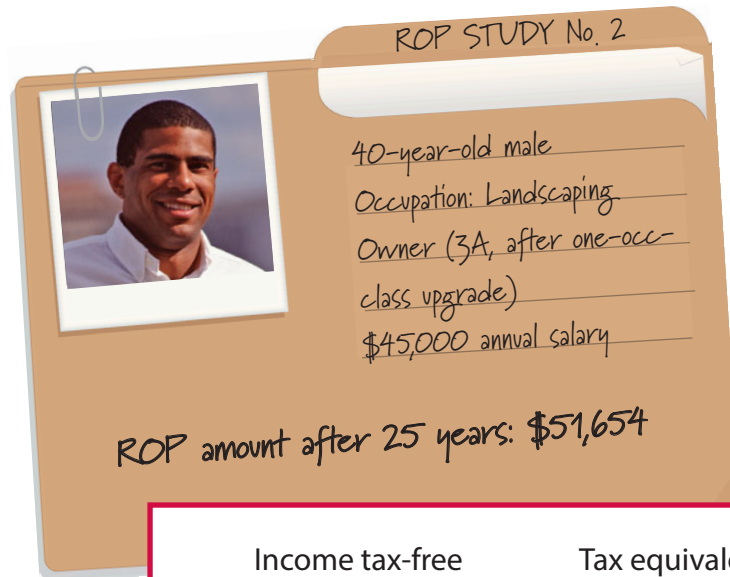
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15-532-02201 A (Rev. 2/17)

Equivalent Annual Return by using a DI ROP Rider

Some clients don't buy DI because they think they won't have a claim. Show them how the "time value of money" works with the **Return of Premium (ROP) Rider**.



- ▶ **\$2,750 monthly benefit**
(73% of net income)
- ▶ **\$1,650 base policy and \$1,100 Supplemental Disability Rider (SDIR)**
 - 90-day elimination
 - To-age-65 benefit
 - Own Occ Rider, to age 65
 - Retroactive Injury Rider
 - ROP Rider

Income tax-free equivalent annual return 5.37%	Tax equivalent yield (25% tax bracket) 7.16%	Tax equivalent yield (28% tax bracket) 7.46%
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ROP Rider cost:
\$1,027.89 annually
(Policy and riders' cost: \$2,066.16 annually)

Want to learn more? Contact:

Attention: The Return of Premium Rider is not an investment and should not be compared to any specific investments, securities or other assets with value.

In this scenario, these assumptions were made:

- Policy is kept in force until the policy anniversary following the insured's 65th birthday.
- No claims were paid.

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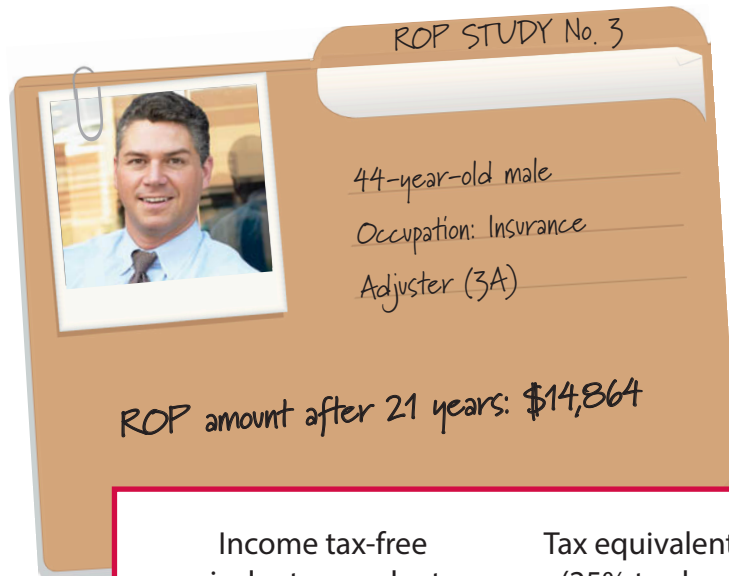


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Equivalent Annual Return by using a DI ROP Rider

Some clients don't buy DI because they think they won't have a claim. Show them how the "time value of money" works with the **Return of Premium (ROP) Rider**.



- ▶ **\$1,185 monthly benefit**
(enough to cover mortgage)
- ▶ All base policy (\$1,185)
 - 90-day elimination
 - To-age-65 benefit
 - ROP Rider

Income tax-free equivalent annual return	Tax equivalent yield (25% tax bracket)	Tax equivalent yield (28% tax bracket)
7.98%	10.64%	11.08%

ROP Rider cost:
\$295.48 annually
(Policy and riders' cost: \$832.71 annually)

Want to learn more? Contact:

Attention: The Return of Premium Rider is not an investment and should not be compared to any specific investments, securities or other assets with value.

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- Policy is kept in force until the policy anniversary following the insured's 65th birthday.
- No claims were paid.

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Policy Form No. I H1605 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.



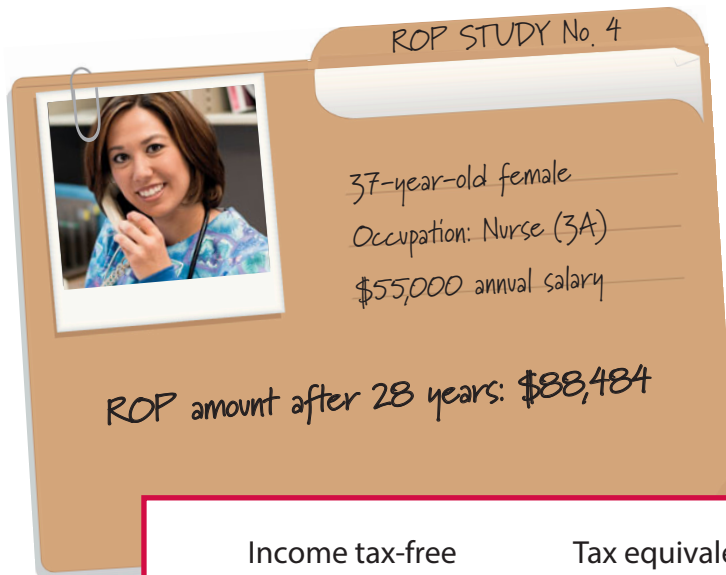
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15-532-02201 C (Rev. 2/17)

Equivalent Annual Return by using a DI ROP Rider

Some clients don't buy DI because they think they won't have a claim. Show them how the "time value of money" works with the **Return of Premium (ROP) Rider**.



- ▶ **\$3,220 monthly benefit**
(70% of gross income)
- ▶ **\$2,020 base policy and \$1,200 Supplemental Disability Rider (SDIR)**
 - 90-day elimination
 - To-age-65 benefit
 - Own Occ Rider, to age 65
 - Retroactive Injury Rider
 - ROP Rider

Income tax-free equivalent annual return	Tax equivalent yield (25% tax bracket)	Tax equivalent yield (28% tax bracket)
5.04%	6.72%	7.00%

ROP Rider cost:
\$1,505.62 annually
(Policy and riders' cost: \$3,160.14 annually)

Want to learn more? Contact:

Attention: The Return of Premium Rider is not an investment and should not be compared to any specific investments, securities or other assets with value.

In this scenario, these assumptions were made:

- Policy is kept in force until the policy anniversary following the insured's 65th birthday.
- No claims were paid.

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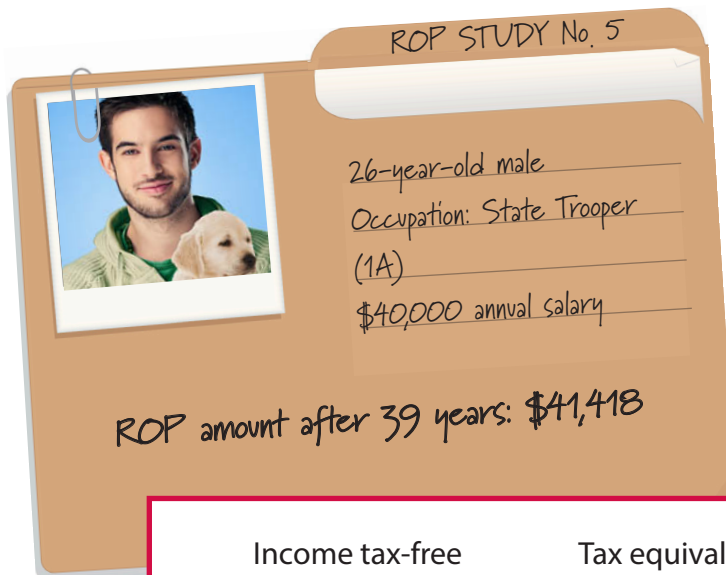
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Equivalent Annual Return by using a DI ROP Rider

Some clients don't buy DI because they think they won't have a claim. Show them how the "time value of money" works with the **Return of Premium (ROP) Rider**.



- ▶ **\$2,400 monthly benefit**
(72% of gross income)
- ▶ **\$1,000 base policy and \$1,400 Supplemental Disability Rider (SDIR)**
 - 90-day elimination
 - 5-year benefit
 - Catastrophic Rider, to age 65
 - Retroactive Injury Rider
 - ROP Rider

Income tax-free
equivalent annual return
4.20%

Tax equivalent yield
(25% tax bracket)
5.60%

Tax equivalent yield
(28% tax bracket)
5.83%

**ROP Rider cost:
\$437.29 annually**
(Policy and riders' cost: \$1,062.00 annually)

Want to learn more? Contact:

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- Policy is kept in force until the policy anniversary following the insured's 65th birthday.
- No claims were paid.

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