

Graded Benefit Disability Income Insurance



A medical crisis or serious accident could topple your financial security...



Assurity realizes that one size doesn't necessarily fit all in disability protection, so this policy has been designed with you in mind.

Nothing can throw your life out of balance like a disability – even a short-term one. Besides the physical challenge, not being able to earn a paycheck can impact your life and lifestyle for years to come.

Unfortunately, not everyone can qualify for disability income protection – sometimes a past medical event or on-going health condition prevents coverage. Now, AssurityBalance Graded Benefit Disability Income insurance offers tailor-made security to assist you and others who are employed but may have some health issues.

Today is the day you can make the choice to safeguard your income!

Policy Highlights

- ▶ **Employment:** Must be employed 30 or more hours per week for pay
- ▶ **Issue Ages:** 18 – 60
- ▶ **Issue Limits:** \$500 – \$15,000 monthly
- ▶ **Premiums:** Level to age 65, tobacco/non-tobacco, male/female
- ▶ **Benefit Period:** Select two, five or 10 years
- ▶ **Elimination Period:** Select 30, 60, 90, 180 or 365 days*
- ▶ **Graded Benefits For Disability Due to Sickness:** 35 percent of benefit for the duration of a disability beginning in the first policy year; 70 percent benefit for the duration of a disability beginning in the second policy year; 100 percent benefit for the duration of a disability beginning in the third (and successive) policy years
- ▶ **Guaranteed Renewable** to age 65
- ▶ **Occupations:** Most accepted

*365-day elimination period only available with five- and 10-year benefit period.



Policy Enhancements

Included with your policy

Partial Disability – We will pay you 50 percent of last monthly benefit paid – partial disability benefits extend for six months.

Survivor Benefit – If you die after having received monthly benefits for a total disability for at least 12 months, your beneficiary or estate gets a lump sum payment of three times the policy monthly benefit.

Vocational Rehabilitation – If you need to change directions in your career to re-enter the workforce following your disability, there is an option for education or training at a college or vocational school (maximum amount equal to six months of benefits).

Waiver of Premium – After you have been totally disabled for 90 days (or your elimination period – whichever is shorter), your premiums are waived. Any premium paid during that period will be refunded.

Home Modification – We will pay actual costs up to six months of benefits for home renovation to improve your access or use while you are totally disabled.

One-occupation upgrade for self-employed – One occupation class upgrade is allowed for business owners meeting certain criteria.

Non-graded Injury Benefit – During the first two years the policy is in force, you are paid 100 percent of the benefit amount if a total disability is due to an injury.

Now you may qualify for valuable disability income coverage even if you have a past medical issue or on-going health condition!

Optional Riders

Add these to your policy to expand your protection

Own Occupation Rider – This rider extends own occupation portion of the definition of total disability from two to five or ten years on your policy. (R I1618)

Graded Benefit Supplemental Disability Income Rider – During total disability, you are paid the rider monthly benefit, less any social insurance benefits received. The maximum issue limit is \$1,800 monthly benefit; benefit amount may be limited by underwriting.

(R I1619)

Medical Conditions Considered

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

ADD/ADHD
Addison's Disease
Alcoholism
Aneurysm (except brain)
Angina Pectoris
Anxiety
Arthritis
Attempted Suicide
Bipolar Disorders
Cancer
Cardiomegaly
Cerebral palsy
CVA – Stroke
Cholesterol (high)
Chronic Fatigue Syndrome

COPD
Coronary Artery Disease – Angioplasty/
By-Pass
Crohn's Disease
Depression
Diabetes
Drug Abuse
Elevated Liver Enzymes
Epilepsy
Fibromyalgia
Heart Attack
Heart Murmurs – Organic
Heart Valve Replacement
Hepatitis
Hodgkin's Disease
Ileitis
Intestinal by-pass
Kidney transplant
Lupus, Discoid
Meniere's Disease

Mental/Nervous Disorders
Multiple Sclerosis
Obsessive Compulsive Disorder
Osteomyelitis
Overweight
Pacemakers
Pancreatitis
Paraplegic
Peripheral Vascular Disease
Poliomyelitis
Psoriatic Arthritis
Pyelitis
Rheumatic Heart Disease
Rheumatoid Arthritis
Sarcoidosis
Sleep Apnea
Spondylitis, Ankylosing
Tuberculosis
Ulcerative Colitis

Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk. This policy may contain reduction of benefits, limitations and exclusions. For costs and complete detail of the coverage, please contact your agent or Assurity to review the policy for more information.

A company you can count on...

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

Policy Form No. I H1617 underwritten by Assurity Life Insurance Company of Lincoln, Neb. Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.



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