

Adding the Critical Illness Benefit Rider to a Century+ Disability Income policy

Century+ Individual DI Insurance offers a CI Benefit Rider. The CI rider pays a lump-sum benefit directly to the insured at the first-ever diagnosis of a covered illness – DI + CI = a complementary protection package!

Sell the CI Benefit Rider because it...

- Presents an easy cross-sell opportunity
- Uses the same paperwork – no additional underwriting for the CI Rider because it's issued on DI underwriting
- Increases your commission – two sales instead of one!

Your clients will appreciate how the CI Benefit Rider...

- Helps fill the income gap of an elimination period for a covered illness
- Helps fill the income gap when a covered illness occurs for self-employed clients who do not qualify for sufficient DI
- Increases coverage for occupations for which DI is limited (e.g., firefighters, police, etc.)
- Can cover health insurance co-payments, co-insurance and deductibles
- Defrays expenses associated with a critical illness that health plans do not cover – including travel for treatment, experimental treatment, replacement of spouse's income while caring for the insured, and more
- May be used to pay the mortgage, credit card bills and other expenses while the insured recovers
- Pays 100 percent of the benefit for the first-ever diagnosis in each of the rider's three critical illness categories.



Examples:

Bill had a DI policy with a 90-day elimination period. He suffered a heart attack but was back to work in five weeks (35 days). Bill did not receive a benefit from his DI policy, but the CI rider paid a lump-sum benefit directly to him.

Bette had a DI policy and was diagnosed with invasive cancer. With the advances in cancer treatment today, Bette was back at work before her DI elimination period was over. The lump-sum benefit from her CI rider helped pay her bills while she recovered.

CI Rider Covered Conditions:

Heart Attack	Invasive Cancer
Stroke	Kidney Failure
Heart Transplant	Major Organ Transplant
Angioplasty	Paralysis
Coronary Bypass	
Carcinoma in Situ (non-invasive cancer)	

Don't miss this opportunity to expand your client's coverage!

Over for more information ▶

Critical Illness Benefit Rider highlights

Issue Ages	18 through 60
Issue Classes	Male/female, non-tobacco/tobacco
Renewability	Guaranteed renewable to age 65 or age 67 (depending on the benefit period selected); conditionally renewable to age 75
Benefit Paid	Lump-sum payment to insured at diagnosis of covered illness or procedure
Benefit Amounts	\$5,000-\$150,000 (or 36 times monthly DI benefit, whichever is less)
Category I and II Waiting Period	Coverage begins immediately at issue
Category III (Cancer) Waiting Period	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer symptoms or diagnosis occurs during the first 90 days the policy is in force, the policy pays 10 percent of the benefit for invasive cancer or 2.5 percent of the benefit for carcinoma in situ (non-invasive cancer). If cancer symptoms and diagnosis occur after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer benefit is 25 percent.

Critical Illness Rider Multiple Benefits

Category I (Heart/Stroke)

Critical Illness or Procedure	Percentage of benefit payable for each illness/procedure	Maximum benefit for Category I
Heart Attack	100%	100%
Stroke	100%	
Heart Transplant (or combination transplant including heart)	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

All of the specified illnesses and procedures in these three categories are covered by the Critical Illness Rider and pay the benefit indicated. The insured can receive a total of 100 percent of the benefit within each category. In addition, the insured is still eligible to receive 100 percent of the benefit in each of the two remaining categories. There must be 180 days separating subsequent critical illnesses or procedures in the remaining categories.

Category II (Other Illnesses)

Critical Illness or Procedure	Percentage of benefit payable for each illness/procedure	Maximum benefit for Category II
Kidney (Renal) Failure	100%	100%
Major Organ Transplant (not covered in Category I)	100%	
Paralysis (not as a result of a stroke)	100%	

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Category III (Cancer)

Critical Illness	Percentage of benefit payable for each illness	Maximum benefit for Category III
Invasive Cancer	100%	100%
Carcinoma in Situ (non-invasive cancer)	25% (payable once per lifetime)	

Policy Form No. I H0920 and Rider Form No. I R0721 underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form No. I H1605 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.



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