

**Assurity**<sup>®</sup>

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# Disability Income Insurance Portfolio

Income Protection for Individuals  
and Small-Business Owners



# Income Protection Solutions

Assurity has a full disability income portfolio designed to help your clients with their personal and business needs. Our great products are backed by our great employees in new business, underwriting and claims services. With over 125 years in the market, Assurity has the expertise to help you customize solutions to fit your client's lifestyle, occupation, budget and health conditions.



# Products & Solutions

## Personal

### Century+ Individual Disability Income (IDI)

Pays a monthly benefit to help protect the loss of income in case of a disabling illness or injury

### Simplified Disability Income

Streamlines DI coverage through a short application and simplified underwriting

### Graded Benefit Disability Income (GBDI)

Provides coverage for clients who are unable to qualify for traditional DI coverage due to health history

## Business

### Business Overhead Expense (BOE) Disability Income

Reimburses a monthly amount of business expenses to help keep the business going

For detailed information, check out our Product Guide at [assurelink.assurity.com](https://assurelink.assurity.com)

## Submit business electronically

- 1** Use Assurity's e-app at [assurelink.assurity.com](https://assurelink.assurity.com) to help you complete and submit new applications in good order
- 2** Submit a **Drop Ticket** with key client information, and let Assurity call your client to complete the application and schedule any necessary exams





# Century+ Individual

## Disability Income Insurance

### Base Policy Details

<b>Issue Ages</b>	18 through 60 (age nearest birthday)
<b>Issue Classes</b>	Male/Female; Tobacco/Non-Tobacco
<b>Occupational Classes</b>	4A - accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent 3A - day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse 2A - carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber 1A - construction laborer, custodian, exterminator, firefighter <sup>1</sup> , police officer <sup>1</sup> , roofer, truck driver
<b>Maximum Issue Limits</b>	4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000
<b>Elimination Periods</b>	30, 60, 90, 180 or 365 days
<b>Benefit Periods</b>	1, 2, 5 or 10 years; to-age-65 or to-age-67
<b>Underwriting</b>	<b>No income verification:</b> \$4,000 or less (\$2,500 for 1099 employees and/or self-employed) <b>No medical exams:</b> Age 18 - 50, up to \$5,000 Age 51 - 55, up to \$2,000 Age 56 - 60, up to \$1,500
<b>Renewability</b>	Guaranteed renewable to age 65 or 67; conditionally renewable to age 75 (if employed full time)

## Benefits & Features

**Two-Year Own Occupation Definition:** Pays monthly benefits during the first two years if your client can't work in their regular occupation, even if they can work in another occupation

**Non-Tobacco rates for no use in the last 12 months**

**Partial Disability Monthly Benefit:** Pays 50 percent of the monthly benefit if your client is partially disabled and has returned to work part time after receiving total disability payments

**Survivor Benefit:** Pays your client's beneficiary or estate a lump sum of six times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

**Home Modification Benefit:** If your client is totally disabled, Assurity helps pay for modifications to your client's home to improve access or use of facilities

**Waiver of Premium Benefit:** Waives the premium for your client during a total disability

**Vocational Rehabilitation Benefit:** If your client is receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

**Organ Donor Benefit:** If your client becomes disabled as the result of surgery for transplanting an organ or donating bone marrow, Assurity pays both the policy and rider benefits to your client

**Presumptive Disability Benefit:** Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

## Advantages for Small-Business Owners

- **Business Owner Income Enhancement:** Increases the net income of eligible business owners by 20 percent to help offset writing down income for tax purposes
- **Business Owner Upgrade:** One occupation class upgrade for your eligible clients, which can result in premium savings, increased benefit amounts and additional benefit riders
- **15 percent multi-life discount with 3 or more issued policies<sup>2</sup>**
- **List bill available**

## Optional Riders

- **Return of Premium Benefit Rider:** Refunds a percentage of paid premiums if your client cancels or the policy lapses, or if they reach age 65 or die
- **Guaranteed Insurability Rider:** Allows your client to increase their total disability income coverage each year
- **Residual Disability Benefit Rider:** Pays a monthly benefit if a disability prevents your client from performing some job duties and their income decreases
- **Supplemental Disability Income Rider:** Pays a monthly benefit to your client minus any social insurance or government benefits
- **Critical Illness Benefit Rider:** Pays a lump-sum benefit for the first-ever diagnosis of a covered illness like heart attack, stroke and cancer
- **Automatic Benefit Increase Rider:** Increases the monthly benefits received by 5 percent each year, up to two times the original monthly benefit, with no additional underwriting
- **Catastrophic Disability Benefit Rider:** Extends your client's benefits beyond the policy benefit period, if catastrophically disabled and all total disability benefits have been paid
- **Non-Cancelable Rider:** Guarantees the premiums and policy renewability to age 65
- **Own Occupation Rider:** Extends the client's own-occupation definition of total disability from two years to five years, or to the entire benefit period
- **Retroactive Injury Benefit Rider:** Pays a lump-sum benefit after the elimination period, if an injury causes your client to become totally disabled



# Simplified

## Disability Income Insurance

### Base policy details

<b>Issue Ages</b>	18 through 59 (age last birthday)
<b>Issue Classes</b>	Male/Female; Tobacco/Non-Tobacco
<b>Occupational Classes</b>	Class I - accountant, biologist, sales clerk, clergy, horticulturist, pharmacist, architect Class II - electrician, plumber, farmer, roofer, crane operator, auto mechanic
<b>Maximum Issue Limits</b>	Lesser of \$3,000 or 60 percent of monthly income
<b>Elimination Periods</b>	30, 60, 90 or 180 days
<b>Benefit Periods</b>	6 months, 1 year or 2 years
<b>Renewability</b>	Guaranteed renewable to age 67; conditionally renewable to age 70

## Benefits & Features

**Own Occupation Definition of Disability:** If a disability due to sickness or injury keeps your client from doing all of the substantial and material duties of their occupation and requires the care of a physician

**Non-Tobacco rates for no use in the last 12 months**

**Four-Day Service Guarantee:** Assures your client's application will be processed and the policy mailed within 4 business days, or you get \$100; applications need to be filled out completely and correctly, and all required items included in order to qualify for the guarantee

**Simplified underwriting with no financial verification**

**Partial Disability Monthly Benefit:** Pays 50 percent of the monthly benefit if your client is partially disabled and has resumed part-time work after receiving total disability payments

**Waiver of Premium:** Waives the premium for your client during a total disability

## Optional Riders

- Critical Illness Benefit Rider:** Pays your client a lump-sum benefit upon the first-ever diagnosis of a covered illness like heart attack, stroke and cancer
- Retroactive Injury Benefit Rider:** Pays a lump-sum benefit after the elimination period, if an injury causes your client to become totally disabled
- Return of Premium Benefit Rider:** Refunds a percentage of paid premiums if your client cancels or the policy lapses, or if they reach age 67 or die



# Graded Benefit

## Disability Income Insurance

### Base Policy Details

<b>Issue Ages</b>	18 through 60 (age last birthday)
<b>Issue Classes</b>	Male/Female; Tobacco/Non-Tobacco
<b>Occupational Classes</b>	4A - accountant, architect, pharmacist, real estate agent, computer programmer, clinical nurse 3A - lab technician, speech therapist, surveyor, clergy, hospital/surgical nurse 2A - auto mechanic, carpenter, electrician, plumber, machine operator 1A - construction laborer, custodian, painter, roofer, mover
<b>Maximum Issue Limits</b>	4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000
<b>Elimination Periods</b>	30, 60, 90, 180 or 365 days
<b>Benefit Periods</b>	2 years, 5 years or 10 years
<b>Renewability</b>	Guaranteed renewable to age 65; conditionally renewable to age 70



## Benefits & Features

**A great solution for clients who are unable to qualify for traditional DI because of current or past health challenges**

**Grading:** Monthly benefits for disability from sickness during the first two policy years are graded

**Two-Year Own Occupation Definition:** Pays monthly benefits during the first two years if your client can't work in their regular occupation, even if they can work in another occupation

**Partial Disability Monthly Benefit:** Pays 50 percent of the monthly benefit if your client is partially disabled and has resumed part-time work after receiving total disability payments

**Waiver of Premium Benefit:** Waives the premium for your client during a total disability

**Home Modification Benefit:** If your client is totally disabled, Assurity helps pay for modifications to your client's home to improve access or use of facilities

**Survivor Benefit:** Pays your client's beneficiary or estate a lump sum of three times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

**Vocational Rehabilitation Benefit:** If receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

**Presumptive Disability Benefit:** Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

## Advantages for Small-Business Owners

- **Business Owner Upgrade:** One occupation class upgrade for your eligible clients, which can result in premium savings, increased benefit amounts and additional benefit riders

## Optional Riders

- Graded Benefit Supplemental Disability Income Rider:** Pays a monthly benefit to your client minus any social insurance or government benefits
- Own Occupation Rider:** Extends the client's own-occupation definition of total disability from two years to five years, or to the entire benefit period



# Business Overhead Expense

## Disability Income Insurance

### Base Policy Details

<b>Issue Ages</b>	18 through 60 (age nearest birthday)
<b>Issue Classes</b>	Male/Female; Tobacco/Non-Tobacco
<b>Occupational Classes</b>	4A - accountant, architect, computer programmer, pharmacist, real estate agent 3A - florist, graphic artist, speech therapist, locksmith, computer repair 2A - auto mechanic, beautician, brick layer, carpenter, electrician, farmer, landscaper, plumber
<b>Maximum Issue Limits</b>	\$20,000
<b>Elimination Periods</b>	30, 60 or 90 days
<b>Benefit Periods</b>	1 year or 2 years
<b>Non-Medical Limits</b>	Ages 18-50: up to \$5,000; Ages 51-55: up to \$2,000; Ages 56-60: up to \$1,500
<b>Renewability</b>	Guaranteed renewable to age 65; conditionally renewable to age 70

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## Benefits & Features

**Own Occupation Definition of Disability:** If disability due to sickness or injury keeps your client from doing the substantial and material duties of their occupation and requires the care of a physician

**Non-Tobacco rates for no use in the last 12 months**

**Conversion Privilege:** Coverage may be converted to an individual disability income insurance policy

**Waiver of Premium Benefit:** Waives the premium for your client during a total disability

**Partial Disability Benefit:** Pays 50 percent of the monthly benefit if your client is partially disabled and has returned to work part time after receiving total disability payments

**Presumptive Disability Benefit:** Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

**Rehabilitation Benefit:** If receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

**Survivor Benefit:** Pays your client's beneficiary or estate a lump sum of two times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

## Advantages for Small-Business Owners

- **Business Owner Upgrade:** One occupation class upgrade for your eligible clients, which can result in premium savings
- **5 percent multi-life discount with 3 or more issued policies<sup>2</sup>**

## Covered Expenses

These are defined items incurred by the business owner, which are usual and customary in the operation of the business or profession. These expenses must be generally accepted as tax-deductible overhead expenses.

### Examples:



**Employee salaries, wages and benefits**



**Utilities, laundry, janitorial, office maintenance**



**Rent or mortgage** (greater of depreciation or regularly scheduled payments)



**Property taxes, other fixed expenses, property and liability insurance premiums**



**Office furniture and equipment** (lease payments or greater of depreciation or regularly scheduled payments)



## Why we're different.

### Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.

### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://assurity.com)

Certified



This company meets the highest standards of social and environmental impact

Corporation

1. Special guidelines apply for government employees. Please refer to the underwriting guide.
2. Discount applies to 3 or more issued policies. Availability may vary by state.

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