

AssurityBalance® Century+ Individual Disability Income Insurance



Sample Occupations

4A	Accountants, architects, attorneys, computer programmers, insurance agents, office clerks, paralegals, pharmacists, real estate agents, receptionists, stock brokers, teachers
3A	Clergy, day care workers, dentists and dental hygienists, graphic artists, laboratory workers, nurses, optometrists, physical therapists, physicians, sales clerks, surveyors
2A	Car sales, carpenters, chefs, electricians, farmers, hairdressers, landscapers, mechanics, personal trainers, plumbers, postal carriers†, welders
1A	Auto body repair workers, bus drivers, construction laborers, custodians, exterminators, fire fighters†, furniture movers, guards, building painters, police and other law enforcement officers†, roofers, long haul truckers, window cleaners

† Note: Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider.

Issue Ages	18 through 60	
Occupation Classes	4A, 3A, 2A, 1A	
Elimination Periods	30, 60, 90, 180, and 365 days	
Maximum Issue Limits	4A = \$9,000 3A = \$9,000 2A = \$7,500 1A = \$6,000 (Higher limits available for 4A and 3A subject to reinsurance availability)	
Benefit Periods	4A and 3A = 1, 2, 5, 10-year, to-age-65 and to-age-67 2A = 1, 2, and 5-year. For 10-year, to-age-65 and to-age-67 if: self-employed – under age 56, and in same business for 2 years with annual net income of at least \$40,000 for 2 years; W-2 Employee – under age 56, with annual income of at least \$40,000 for 2 years. 1A = 1, 2, and 5-year Note: some benefit periods not available to ages 56-60	
Renewability	Guaranteed renewable to age 65 or age 67, depending on the benefit period selected	
Benefits & Features	<ul style="list-style-type: none"> • 2-year Own Occupation Definition • List Bill capability • Non-tobacco rates for no use in last 12 months • One occupation upgrade for most business owners if self-employed for at least 3 years and with net income of at least \$30,000 	<ul style="list-style-type: none"> • Partial Disability Benefit • Presumptive Disability Benefit • Home Modification Benefit • Survivor Benefit • Vocational Rehabilitation Benefit • Organ Donor Benefit • Waiver of Premium
Optional Riders (for additional premium)	<ul style="list-style-type: none"> • Automatic Benefit Increase Rider • Catastrophic Disability Benefit Rider • Critical Illness Benefit Rider • Guaranteed Insurability Rider • Non-Cancelable Rider 	<ul style="list-style-type: none"> • Own Occupation Rider • Residual Disability Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Benefit Rider • Supplemental Disability Income Rider
Electronic Application	E-app is available	
Multi-Life Discount	15 percent for 3 or more issued applications	

Newly Updated!

Product availability, features and rates may vary by state.

Policy Form No. I H0920

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.

For Agent Use Only

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Over for more information ▶



PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

Are you protecting your client's financial future?

You are in the business of protecting your client's financial security – whether that is through life, health, or property insurance. But, if you are not selling disability income protection, you are leaving them vulnerable to a financial disaster.

Few people have any asset as valuable as their ability to earn a living. If a disability strikes, that steady stream of earnings stops – sometimes permanently.

Century+ Individual

Disability Income Insurance can be there to help provide that income when your client can't.

If you are not selling Assurity's disability income insurance, here's your window of opportunity!

Call us today and we'll help you make Individual DI an important part of your business!



70% of all U.S. workers do not have long-term disability coverage through their employers.¹

Every 1.5 seconds someone is disabled in the U.S.²

43 percent of 40-year-olds will have a long-term disability before the age of 65.³

Half of working Americans couldn't make it a month before financial difficulties would set in, and more than one in four would have problems immediately.⁴

1. U.S. Bureau of Labor Statistics (March 2007). National compensation survey: Employee benefits in the United States. Available at <http://stats.bls.gov/ncs/ebs/sp/ebsm0006.pdf>.
2. National Safety Council, Injury Facts 2006
3. JHA Disability Fact Book 2006
4. The Disability Survey conducted by Kelton Research on behalf of the LIFE Foundation, April 2009




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