

Graded Benefit Disability Income Insurance

AssurityBalance[®]



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 – \$11,000 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:** 35 percent of benefit for the duration of a disability beginning in the first policy year; 70 percent of benefit for the duration of a disability beginning in the second policy year; 100 percent of benefit for the duration of a disability beginning in the third (and successive) policy years
- ▶ **Guaranteed Renewable** to age 65.
- ▶ **Occupations:** Most accepted, no variation of premiums by occupation

*30-day elimination period only available with two-year benefit period; 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 six 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 longer), your premiums are waived. Any premium paid during that period will be refunded.

Home Modification – We will pay \$1,000 (once in a lifetime) for home renovation to improve your access or use while you are totally disabled.

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

Five-Year Own Occupation Rider – This rider extends own occupation portion of the definition of total disability from two to five years on your policy. (A-DR 219)

Supplemental Disability Income - Graded Benefit Rider – During total disability, you are paid the rider monthly benefit, less any social insurance benefits received. The maximum issue limit is \$1,200 monthly benefit; benefit amount may be limited by underwriting. (A-DR 200 GB)

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.

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

A company you can count on...

At Assurity Life Insurance Company, we're proud of our history of integrity and financial accountability...and our mission of helping people through difficult times. Our origins are rooted in a 125-year legacy of providing long-term security to policyholders, earning generations of customers' confidence and trust.

Assurity serves customers across the nation, offering disability income, critical illness, life and accident insurance, annuities and specialty insurance plans.

With assets of nearly \$2.5 billion, Assurity has built a reputation for "best in class" service, sound business practices and a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com.

Policy Form No. A-D120. Policy availability, features and rates may vary by state.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

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