

Expand Coverage with Optional Riders

Supplemental Disability Income Rider (SDIR)

Rider Form No. R I0929

The SDIR pays a monthly benefit, reduced dollar for dollar by any social insurance program benefits, if the insured is totally disabled and has satisfied the elimination period. Social insurance would include Social Security disability, workers' compensation, government retirement and disability benefits, and railroad retirement disability benefits.

Example: An insured has a Century+ DI policy (\$1,000 monthly benefit) and a SDIR (\$1,000 monthly benefit). While coverage is in force, he or she becomes disabled, meeting the definition of total disability and satisfying the elimination period. Assurity would commence paying the \$1,000 base and \$1,000 SDIR monthly benefits. One year after the disability began, the insured qualifies for Social Security disability, receiving a \$700 monthly benefit moving forward. Assurity would still pay the \$1,000 base monthly benefit, but the SDIR would be reduced to \$300. The SDIR monthly benefit would also be reduced for any lump sum the insured receives from the Social Security program.



Critical Illness Benefit Rider

Rider Form No. R I0721

For a benefit to the insured for a first-ever diagnosis or procedure involving a specified critical illness or condition, the CI Rider is a great choice. Specified critical illnesses, listed in the product guide, are grouped according to three categories – heart/stroke, cancer and other conditions. The insured is eligible for benefits in each category.

The rider is not available in combination with the Return of Premium Benefit Rider.

Example: An insured has a Century+ DI policy and a Critical Illness Benefit Rider (\$10,000 benefit amount). While coverage is in force, he or she has a first-ever diagnosis of invasive cancer. Subject to policy provisions, Assurity would pay \$10,000. One year later, the insured has a heart attack. Again, subject to policy provisions, Assurity would pay \$10,000.

Own Occupation Rider

Rider Form No. R I0921

The Own Occupation Rider extends the own occupation period in the total disability definition from two years to the period selected – either five years or the entire benefit period. (Note: The policy has a two-year period for “own occupation” followed by another for “any gainful occupation” – an occupation which fits the insured by education, training or experience and replaces at least 60 percent of prior income.)

The rider is not available with occupation classes 2A and 1A, or one-year and two-year policy benefit periods.

Example: An insured has a Century+ DI policy and an Own Occupation Rider. While coverage is in force, he or she becomes disabled and starts receiving monthly benefits based on an inability to perform all the substantial and material duties of their own occupation. After two years, they are still deemed unable to work at their own occupation but could work at another job which qualifies as “any gainful occupation.” Without the rider, they would no longer receive disability benefits. With this rider, they still receive disability benefits while disabled and unable to work at their own occupation for the period selected.

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Policy Form No. I H0920. This information contains brief descriptions and examples relative to Century+ DI riders. This product contains reductions of benefits, limitations and exclusions. For costs and complete details of coverage, please contact Assurity Life Insurance Company or review the policy. Product availability, features and rates may vary by state.


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Catastrophic Disability Benefit Rider

Rider Form No. R I0923

The Catastrophic DI Rider provides a monthly benefit, equal to the policy benefit, if the insured is catastrophically disabled and all policy monthly benefits have been paid. Benefits will continue and premiums will be waived while the insured is catastrophically disabled or to the end of the catastrophic benefit period, whichever is first. The catastrophic benefit period begins after the policy benefit period, extending the total benefit period to either five years, 10 years or to age 65.

To be considered catastrophically disabled, an insured must need assistance in performing at least two of the six activities of daily living, or ADLs (bathing, continence, dressing, eating, toileting and transfer/mobility), or be cognitively impaired, not be working for wage or profit, and have their disability certified by a physician with a prescribed plan of treatment.

The rider is not available with to-age-65 and to-age-67 benefit periods, and with a five-year benefit period for issue ages 56-60.

Example: An insured has a Century+ DI policy (\$1,500 monthly benefit and five-year benefit period) and a Catastrophic Disability Benefit Rider (to-age-65 benefit period). He or she becomes disabled, receiving a \$1,500 monthly benefit after the elimination period over the five-year policy benefit period. After the policy period, he/she is deemed catastrophically disabled. With this rider, the insured continues to receive \$1,500 while catastrophically disabled until age 65.

Return of Premium Benefit Rider

Rider Form No. R I0928

The ROP Rider will pay a returned premium benefit upon policy cancellation, policy lapse, the insured's death or the insured's attained age 65. The benefit is the sum of all policy and rider premiums multiplied by a specific percentage less all policy and rider benefits paid. The percentage is based on completed policy years starting at 5 percent in policy year three, increasing gradually to 100 percent by policy year 25 for insureds issue ages 18 through 44, and to 50 percent by policy year 10 for insureds issue ages 45 through 55.

Example: An insured, issue age 30, has a Century+ DI policy and a Return of Premium Benefit Rider. After completing 25 policy years at age 55, the insured may terminate the policy, receiving 100 percent of premiums paid less any benefits paid.

Automatic Benefit Increase Rider

Rider Form No. R I0922

This rider increases the monthly benefit by 5 percent of the original amount each year after the first year while benefits are paid. Payments will continue to increase each year while payable until the monthly benefit has increased to twice the original amount. If the insured receives an increased benefit and then recovers, the policy monthly benefit may be increased permanently, subject to policy provisions. The premium for the increased benefit will be based on the insured's attained age and Assurity's then-current rates.

The rider is not available with a one-year benefit period.

Example: An insured has a Century+ DI policy (\$1,000 monthly benefit, to-age-65 benefit period) and an Automatic Benefit Increase Rider. He or she becomes disabled, receiving \$1,000 monthly benefits after the elimination period until age 65 while remaining disabled. After receiving benefits for one year, the monthly benefit is increased by \$50 (5 percent of the \$1,000 original amount). If disability continues and before age 65, the benefit will increase by \$50 after each year of payment until reaching the maximum allowable of \$2,000 where it will remain level if payable.

Non-Cancelable Rider

Rider Form No. R I0925

The Non-Cancelable Rider makes the Century+ DI policy and all attached riders "non-cancelable" – meaning Assurity cannot change coverage by increasing premiums or canceling coverage prior to termination.

The rider is not available with occupation classes 2A and 1A, and 10-year, to-age-65 and to-age-67 benefit periods.

Example: An insured has a Century+ DI policy and a Non-Cancelable Rider. Assurity implements a rate increase for the insured's state and class. With this rider, the insured's premium will not be affected.

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Residual Disability Benefit Rider

Rider Form No. R I0926

The Residual Disability Rider will pay a monthly benefit and premiums will be waived, if the insured is residually disabled and the elimination period has been satisfied by any continuous period of total and/or residual disability. For the first six months of residual disability, Assurity will pay the greater of the residual disability monthly benefit and any partial disability monthly benefit payable, but not both. Benefits will continue while the insured is residually disabled but no longer than five years. The residual disability monthly benefit is calculated as follows: $[(\text{prior monthly income} - \text{current monthly income}) / \text{prior monthly income}] \times \text{monthly benefit}$.

The rider is not available with occupation class 1A.

Example: An insured dentist has a Century+ DI policy (\$4,000 monthly benefit) and a Residual Disability Benefit Rider. He or she becomes disabled and is receiving \$4,000 monthly benefits after the elimination period. After benefits have been paid for nine months, the insured goes back to work part-time with monthly income reduced from \$10,000 to \$3,000. With this rider, they receive \$2,800 while residually disabled for five years.

Retroactive Injury Benefit Rider

Rider Form No. R I0927

The Retroactive Injury Rider will pay a benefit if an injury causes the insured to become totally disabled within 30 days of the injury, and the insured remains continuously totally disabled until the end of the elimination period. The benefit, payable as a lump sum after the elimination period, is equal to the monthly benefit times the number of months in the elimination period.

Example: An insured has a Century+ DI policy (\$2,000 monthly benefit, 180-day elimination period) and a Retroactive Injury Benefit Rider. He or she suffers an accidental injury that within 30 days causes total disability lasting for 180 days, or six months. With this rider, a lump sum of \$12,000 (six \$2,000 monthly benefits) would be payable.

Guaranteed Insurability Rider

Rider Form No. R I0924

This rider gives the insured the option to increase their monthly benefit by purchasing additional amounts of insurance. Increases do not require evidence of insurability and will be based on the insured's current income and Assurity's current issue and participation limits as of the option date. The insured may exercise this option 60 days prior to option dates no more than five times before age 55. Option dates are any policy anniversary at least two years after policy issue and with at least two years between dates. Each increase must be from \$200 to \$600 with the sum of all increases not exceeding the original monthly benefit. The insured cannot exercise an option if disabled or receiving disability benefits.

Example: An insured has a Century+ DI policy (\$2,000 monthly benefit) and a Guaranteed Insurability Rider in force for two and a half years. Within 60 days prior to their policy's third anniversary, the insured contacts Assurity in writing requesting to increase their monthly benefit by \$500. After verifying current income, Assurity issues an additional policy with same benefit period and same elimination period for \$500 monthly benefit. Moving forward, the insured can request up to a total of \$1,500 in additional benefit across the four option dates still available. The next option date can be in two years, three years, etc., as long as any date is at least two years later than the prior increase was issued.

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