



Graded Benefit

Disability Income Insurance

Base Policy Details

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| Issue Ages | 18 through 60 (age last birthday) |
| Underwriting Classes | Male/Female; Tobacco/Non-Tobacco |
| Occupational Classes | 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 |
| Maximum Issue Limits | 4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000 |
| Elimination Periods | 30, 60, 90, 180 or 365 days |
| Benefit Periods | 2 years, 5 years or 10 years |
| Renewability | 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