



# Income Protection Individual Disability Income Insurance Product Highlights

<b>Issue Ages</b>	18 through 60; age last birthday as of issue date	
<b>Occupation Classes</b>	<b>4A:</b> accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent <b>3A:</b> day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse <b>2A:</b> carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber <b>1A:</b> construction laborer, cleaning and maintenance services, firefighter <sup>1</sup> , police officer <sup>1</sup> , roofer, truck driver	
<b>Maximum Weekly Benefits</b>	\$50 to \$600 weekly: for Self-Employed or Commissioned Salesperson \$50 to \$1,000 weekly: for W-2 Employees	
<b>Benefit Periods</b>	13-week, 26-week, 1-year, 2-year	
<b>Elimination Periods</b>	<b>Accident and Sickness</b> <ul style="list-style-type: none"> <li>13-week: 0/7, 0/14, 7 or 14 days</li> <li>26-week: 0/7, 0/14, 7, 14 or 30 days</li> <li>1-year: 0/7, 0/14, 7, 14, 30, 60 or 90 days</li> <li>2-year: 30, 60 or 90 days</li> </ul>	<b>Accident-Only</b> <ul style="list-style-type: none"> <li>13-week: 0, 7 or 14 days</li> <li>26-week: 0, 7, 14 or 30 days</li> <li>1-year: 0, 7, 14, 30, 60 or 90 days</li> <li>2-year: 30, 60 or 90 days</li> </ul>
<b>Underwriting Classes</b>	<b>Accident and Sickness</b> Non-Tobacco; Tobacco	<b>Accident-Only</b> Standard – Uni-Tobacco
<b>Underwriting</b>	<b>No income verification</b> <b>No medical exams:</b> \$1,000 weekly benefit – ages 18-50 \$500 weekly benefit – ages 51-55 \$375 weekly benefit – ages 56-60	
<b>Renewability</b>	Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time	
<b>Base Benefits</b>	<b>Accident and Sickness</b> <ul style="list-style-type: none"> <li>Total Disability Benefit</li> <li>Partial Disability Benefit</li> <li>Presumptive Disability Benefit</li> <li>Waiver of Premium Benefit</li> <li>Childbirth Benefit</li> <li>Organ Donor Benefit</li> <li>Social Insurance Offset (optional)<sup>2</sup></li> </ul>	<b>Accident-Only</b> <ul style="list-style-type: none"> <li>Total Disability Benefit</li> <li>Partial Disability Benefit</li> <li>Presumptive Disability Benefit</li> <li>Waiver of Premium Benefit</li> </ul>
<b>Optional Riders</b> <i>(additional premium, not available in all states)</i>	<b>Accident and Sickness</b> <ul style="list-style-type: none"> <li>Catastrophic Disability Rider</li> <li>Family Care Rider</li> <li>Guaranteed Insurability Rider</li> <li>Retroactive Injury Rider</li> <li>Return of Premium Rider</li> <li>Stay-at-Home Spouse Disability Income Rider</li> </ul>	<b>Accident-Only</b> <ul style="list-style-type: none"> <li>Family Care Rider</li> <li>Guaranteed Insurability Rider</li> <li>Return of Premium Rider</li> <li>Retroactive Injury Rider</li> <li>Stay-at-Home Spouse Disability Income Rider</li> </ul>
<b>Policy Fee</b>	<b>Accident and Sickness</b> \$25 annually, commissionable	<b>Accident-Only</b> No policy fee
<b>Electronic Application</b>	E-app only: <a href="https://quickstart.assurity.com/Agent-IncomeProtection">quickstart.assurity.com/Agent-IncomeProtection</a>	

1. Special guidelines apply for government employees. Please refer to the underwriting guide.

2. Optional benefit to lessen policy premium, available to the applicant with the Accident and Sickness coverage option for the 2-year benefit period.

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