

Product Highlights



<b>Issue Ages</b>	18 through 60	
<b>Occupation Classes</b>	4A, 3A, 2A, 1A	
<b>Elimination Periods</b>	30, 60, 90, 180, and 365 days	
<b>Maximum Issue Limits</b>	4A = \$15,000 3A = \$15,000 2A = 10,000 1A = \$8,000 (Higher limits available for 4A and 3A subject to reinsurance availability)	
<b>Benefit Periods</b>	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	
<b>Renewability</b>	Guaranteed renewable to age 65 or age 67, depending on the benefit period selected	
<b>Benefits &amp; Features</b>	<ul style="list-style-type: none"> <li>• 2-year Own Occupation Definition</li> <li>• List Bill capability</li> <li>• Non-tobacco rates for no use in last 12 months</li> <li>• One occupation upgrade for most business owners if self-employed for at least 3 years and with net income of at least \$30,000</li> </ul>	<ul style="list-style-type: none"> <li>• Partial Disability Benefit</li> <li>• Presumptive Disability Benefit</li> <li>• Home Modification Benefit</li> <li>• Survivor Benefit</li> <li>• Vocational Rehabilitation Benefit</li> <li>• Organ Donor Benefit</li> <li>• Waiver of Premium</li> </ul>
<b>Optional Riders</b> (for additional premium)	<ul style="list-style-type: none"> <li>• Automatic Benefit Increase Rider</li> <li>• Catastrophic Disability Benefit Rider</li> <li>• Critical Illness Benefit Rider</li> <li>• Guaranteed Insurability Rider</li> <li>• Non-Cancelable Rider</li> </ul>	<ul style="list-style-type: none"> <li>• Own Occupation Rider</li> <li>• Residual Disability Benefit Rider</li> <li>• Retroactive Injury Benefit Rider</li> <li>• Return of Premium Benefit Rider</li> <li>• Supplemental Disability Income Rider</li> </ul>
<b>Electronic Application</b>	E-app is available	
<b>Multi-Life Discount</b>	15 percent for 3 or more issued applications	

Sample Occupations

<b>4A</b>	Accountants, architects, attorneys, computer programmers, insurance agents, office clerks, paralegals, pharmacists, real estate agents, receptionists, stock brokers, teachers
<b>3A</b>	Clergy, day care workers, dentists and dental hygienists, graphic artists, laboratory workers, nurses, optometrists, physical therapists, physicians, sales clerks, surveyors
<b>2A</b>	Car sales, carpenters, chefs, electricians, farmers, hairdressers, landscapers, mechanics, personal trainers, plumbers, postal carriers†, welders
<b>1A</b>	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.

Policy Form No. I H0920. Product 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 Assurity Life Insurance Company, or review the policy for more information.

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