

# Business Overhead Expense Disability Income Insurance

## *How many small business owners do you see every week?*

Think about your dentist, your mechanic, your hair stylist, your accountant. Would their business survive if they were suddenly sidelined by an illness or injury? Talk to them about Assurity's B.O.E. that will pay overhead expenses (including employee salaries) if the business owner is disabled by an injury or illness.

### Product Highlights

<b>Intended Markets</b>	Small business owners
<b>Eligibility</b>	<ul style="list-style-type: none"><li>• Owned the business for more than one year</li><li>• Actively working (full time) in ownership, management, and administration of the business</li><li>• \$10,000 minimum net profit for the business for past year</li><li>• 10 or less employees</li></ul>
<b>Occupational Classes</b>	4A, 3A, 2A
<b>Issue Ages</b>	18 through 60 years (age nearest birthday)
<b>Premiums</b>	Tobacco/Non-Tobacco rates. Level premiums.
<b>Elimination Periods</b>	30, 60 and 90 days
<b>Benefit Amounts</b>	\$500 – \$10,000 monthly
<b>Benefit Periods</b>	12 months and 24 months
<b>Renewability</b>	Guaranteed renewable to age 65. If insured is employed full time after age 65, the policy can be renewed to age 70.
<b>Covered Overhead Expenses</b>	Generally accepted tax deductible expenses including: <ul style="list-style-type: none"><li>• Employee salaries, wages, benefits</li><li>• Utilities (including telephone)</li><li>• Rent or mortgage payments</li><li>• Payments for furniture and equipment</li><li>• Business property and liability premiums</li><li>• Office maintenance services</li><li>• Service fees for accounting, etc.</li><li>• Property and payroll taxes</li><li>• Interest payments on debts</li><li>• Other fixed expenses</li></ul>
<b>Waiver of Premium</b>	Premiums waived following 90 days of total disability



### Sample Occupations

<b>4A</b>	Accountants, attorneys, computer programmers, insurance agents and brokers, real estate agents and brokers, traveling salespersons, travel agents, etc.
<b>3A</b>	Dentists, retail liquor sales, real estate appraisers, surveyors, small animal veterinarians, etc.
<b>2A</b>	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, carpenters, drywall installers, electricians, farmers, glaziers, machinists, welders, etc.

Policy Form No. A-D106

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 consult the policy contract.

**For Agent Use Only.**

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