

AssurityBalance® Graded Benefit Disability Income Insurance

Product Highlights:

Issue Ages	18–60 years, (age nearest birthday)
Maximum Monthly Benefit	4A & 3A: \$11,000; 2A: \$7,500; 1A: \$6,000
Rates	Male/Female, Tobacco/Non-tobacco. Level issue age (5 year bands). No variation by occupation class
Benefit Period	1A Class: 2 years; 2A: 2 & 5 years; 3A & 4A: 2,5 & 10 years. After age 65, 1 year
Elimination Period	30 (2 year benefit period only), 60, 90, 180 or 365 days (5 or 10 year benefit period only)
Renewability	Guaranteed to age 65, conditionally to age 70 (must be gainfully employed full time)
Total Disability Graded Benefits	Monthly benefits for the duration of a disability beginning in the 1st policy year will be 35% of the non-graded benefit. Monthly benefits for the duration of a disability beginning in the 2nd policy year will be 70% of the non-graded benefit. The non-graded monthly benefit will be paid for total disability beginning in the 3rd policy year and thereafter.
Definition of Total Disability	Own occupation – 2 years; any occupation reasonably suited thereafter
Mental/Drug/Alcohol Limitation	50% of monthly benefit for up to 12 months (graded for years 1 & 2) (Cognitive impairment due to stroke, trauma, etc. not subject to this limitation)
Partial Disability	50% of last paid monthly benefit for up to 6 months
Presumptive Disability	At total loss of sight, hearing, speech, or both hands, both feet, or one hand and one foot (graded for years 1 & 2)
Home Modification	\$1,000 lifetime benefit
Vocational Rehabilitation	Up to 6x base monthly benefit (not graded) may be available
Survivor Benefit	Lump sum – 6x monthly disability benefit paid to survivor when insured is disabled 12 months before death.
Waiver of Premium	After 90 days (or elimination period – whichever is longer)
Non-graded Injury Benefit	Optional benefit that pays 100% of policy benefit if a disability is due to an injury during the first two years the policy is in force.
Riders Available	Supplemental DI/Graded Benefit Rider – During disability, pays rider monthly benefit less any social benefits received (max \$1,200 monthly) 5-yr Own-Occupation Rider – extends period of own occupation from 2 to 5 years

* Benefits may vary by state and are subject to state approval.

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.

Policy Form No. A-D120

For Agent Use Only.

15-068-02231 (Rev. 9/07)

Over for more information ▶



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AssurityBalance® Graded Benefit Disability Income Insurance



A custom-fit Impaired Risk product

- ✓ Most occupations accepted
- ✓ Graded benefits:
 - 1st year – 35 percent
 - 2nd year – 70 percent
 - 3rd year – 100 percent
- ✓ Designed for the fully employed

How many more disability income policies could you write if the health requirements for your prospects were less stringent?

This is valuable coverage for your client who is working full time but has not been able to qualify for traditional DI because they:

- have a current or past health challenge
- are newly self-employed
- work from their home

The benefits for this special coverage are graded for the first two years, then 100 percent in the third year.

Medical Conditions Considered

Clients who are currently employed full time with these health conditions or histories may be considered for Graded Benefit Disability Income Protection:

Alcoholism	Heart Attack
Anxiety	Hepatitis
Arteriosclerosis	Intestinal By-pass
Cancer	Overweight
Cerebral Palsy	Pacemakers
Cholesterol (high)	Poliomyelitis
Coronary Artery Disease	Sleep Apnea
Angioplasty/By-pass	Ulcerative Colitis
Depression	<i>See product guide for complete list</i>
Diabetes	

**You know and rely on AssurityBalance Personal DI –
now expand your issued cases with AssurityBalance
Graded Benefit Disability Income Protection!**