

AssurityBalance® Graded Benefit Disability Income Rates Montana

AGES

18 - 25 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	98.51	-	-	30	108.36	-	-
60	66.99	138.81	162.56	60	73.69	152.69	178.82
90	39.41	78.55	91.27	90	43.35	86.41	100.40
180	33.58	68.15	80.76	180	36.94	74.97	88.84
365	-	58.50	71.57	365	-	64.35	78.73
SDIR				SDIR			
30	79.79	-	-	30	87.77	-	-
60	52.92	99.94	108.92	60	58.21	109.93	119.81
90	29.16	54.20	60.24	90	32.08	59.62	66.26
180	23.51	45.66	51.69	180	25.86	50.23	56.86
365	-	36.27	44.37	365	-	39.90	48.81

AGES

41 - 45 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	104.44	-	-	30	114.88	-	-
60	74.39	173.22	216.43	60	81.83	190.54	238.07
90	49.76	112.86	137.05	90	54.74	124.15	150.76
180	43.87	101.07	124.14	180	48.26	111.18	136.55
365	-	91.38	113.87	365	-	100.52	125.26
SDIR				SDIR			
30	84.60	-	-	30	93.06	-	-
60	58.77	124.72	145.01	60	64.65	137.19	159.51
90	36.82	77.87	90.45	90	40.50	85.66	99.50
180	30.71	67.72	79.45	180	33.78	74.49	87.40
365	-	56.66	70.60	365	-	62.33	77.66

26 - 30 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	100.15	-	-	30	110.17	-	-
60	68.26	144.53	173.07	60	75.09	158.98	190.38
90	40.28	82.71	97.85	90	44.31	90.98	107.64
180	34.60	72.32	87.10	180	38.06	79.55	95.81
365	-	62.99	78.01	365	-	69.29	85.81
SDIR				SDIR			
30	81.12	-	-	30	89.23	-	-
60	53.93	104.06	115.96	60	59.32	114.47	127.56
90	29.81	57.07	64.58	90	32.79	62.78	71.04
180	24.22	48.45	55.74	180	26.64	53.30	61.31
365	-	39.05	48.37	365	-	42.96	53.21

46 - 50 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	112.14	-	-	30	123.35	-	-
60	81.03	193.04	238.07	60	89.13	212.34	261.88
90	57.72	133.42	159.48	90	63.49	146.76	175.43
180	51.06	119.86	144.71	180	56.17	131.85	159.18
365	-	108.45	132.44	365	-	119.30	145.68
SDIR				SDIR			
30	90.83	-	-	30	99.91	-	-
60	64.01	138.99	159.51	60	70.41	152.89	175.46
90	42.71	92.06	105.26	90	46.98	101.27	115.79
180	35.74	80.31	92.61	180	39.31	88.34	101.87
365	-	67.24	82.11	365	-	73.96	90.32

31 - 35 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	100.81	-	-	30	110.89	-	-
60	69.38	151.52	186.05	60	76.32	166.67	204.66
90	41.29	88.15	106.24	90	45.42	96.97	116.86
180	35.81	77.88	95.36	180	39.39	85.67	104.90
365	-	69.04	86.61	365	-	75.94	95.27
SDIR				SDIR			
30	81.66	-	-	30	89.83	-	-
60	54.81	109.09	124.65	60	60.29	120.00	137.12
90	30.55	60.82	70.12	90	33.61	66.90	77.13
180	25.07	52.18	61.03	180	27.58	57.40	67.13
365	-	42.80	53.70	365	-	47.08	59.07

51 - 55 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	134.72	-	-	30	161.66	-	-
60	99.04	235.66	273.45	60	118.85	282.79	328.14
90	74.41	172.37	193.98	90	89.29	206.84	232.78
180	66.19	155.19	176.13	180	79.43	186.23	211.36
365	-	139.82	159.49	365	-	167.78	191.39
SDIR				SDIR			
30	109.12	-	-	30	130.94	-	-
60	78.24	169.68	183.21	60	93.89	203.62	219.85
90	55.06	118.94	128.03	90	66.07	142.73	153.64
180	46.33	103.98	112.72	180	55.60	124.78	135.26
365	-	86.69	98.88	365	-	104.03	118.66

36 - 40 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	101.34	-	-	30	111.47	-	-
60	70.16	160.30	200.05	60	77.18	176.33	220.06
90	44.24	97.54	118.77	90	48.66	107.29	130.65
180	38.68	86.90	107.22	180	42.55	95.59	117.94
365	-	77.95	97.97	365	-	85.75	107.77
SDIR				SDIR			
30	82.09	-	-	30	90.30	-	-
60	55.43	115.42	134.03	60	60.97	126.96	147.43
90	32.74	67.30	78.39	90	36.01	74.03	86.23
180	27.08	58.22	68.62	180	29.79	64.04	75.48
365	-	48.33	60.74	365	-	53.16	66.81

56 - 60 Annual Rates per \$100 of Monthly Benefit							
Benefit Period				Benefit Period			
NT	2 Yr.	5 Yr.	10 Yr.	T	2 Yr.	5 Yr.	10 Yr.
Elim Per	BASE			Elim Per	BASE		
30	147.70	-	-	30	177.24	-	-
60	109.30	240.19	-	60	131.16	288.23	-
90	85.27	182.93	-	90	102.32	219.52	-
180	75.98	164.41	-	180	91.18	197.29	-
365	-	146.25	-	365	-	175.50	-
SDIR				SDIR			
30	119.64	-	-	30	143.57	-	-
60	86.35	172.94	-	60	103.62	207.53	-
90	63.10	126.22	-	90	75.72	151.46	-
180	53.19	110.15	-	180	63.83	132.18	-
365	-	90.68	-	365	-	108.82	-