Product Highlights

AssurityBalance Disability Income means customized solutions for your clients' needs

Issue Ages	18-60 Solutions for you
Occupational Classes	4A, 3A, 2A, 1A Solutions for your clients' needs
Elimination Periods	60, 90, 180 and 365 days (all ages, all classes)
Maximum Issue Limits	4A = \$7,000 3A = \$6,000 2A = \$5,000 1A = \$4,000
Benefit Periods	All Classes: 1-, 2-, 5-Year, and To Age 65. To Age 65 available for 2A, 3A and 4A occupations. Not available for 1A. Criteria for To Age 65 for 2A occupations: • Net income of at least \$40,000 each year for 2 years for self-employed • Gross income of at least \$40,000 each year for 2 years for employed
Renewability	Guaranteed Renewable to Age 65
Highlights	 • 2-Year Own Occupation Definition • \$1,000 Home Modification Benefit • Waiver of Premium Benefit • Rehabilitation Benefit • List-Bill Capability • Presumptive Disability Benefit • Survivor Benefit
Optional Riders	 Supplemental Disability Income Rider Recovery Benefit Rider Automatic Benefit Increase Rider Catastophic Disability Rider

Sample Occupations

1A	Ambulance drivers, auto body repair workers, bartenders for restaurants, bus drivers, custodians, exterminators, fire fighters†, furniture movers, police and other law enforcement officers†, building painters, roofers, swimming pool services, taxicab drivers, tree trimmers, long haul truckers, water well drillers
2A	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, bulldozer operators, carpenters, local delivery drivers, drywall installers, electricians, farmers, game wardens, glaziers, machinists, welders
3A	Cashiers, clergy, dentists and dental hygienists/technicians, lab technicians, nurses, retail liquor sales, real estate appraisers, surveyors, teachers, small-animal veterinarians, trucking dispatchers
4A	Accountants, attorneys, computer programmers, insurance agents and brokers, librarians, paralegal assistants, real estate agents and brokers, traveling salespersons, travel agents

[†] Note: Government employees are allowed up to a \$1,000 base benefit.

When you think DI, think Assurity!

- Committed to DI for more than 50 years
- Focused on the middle income market
- Wide range of occupational classes
- Great first-year and renewal commissions
- Strength in underwriting
- Convenient list-bill capability

Policy Form No. A-D109

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 contract.

For Agent Use Only.

