

Simplified Disability Income Insurance

AssurityBalance® Simplified DI Premium Rates

For Agent Use Only.

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 ask to review the policy for more information.

Policy availability, rates and features may vary by state.



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AssurityBalance® Simplified Disability Income Insurance

Assurity's Simplified DI is simple!

- **VERY** brief application...a few pages!
- **SIMPLIFIED** underwriting...no financial documentation!
- **SIMPLIFIED** and **FAST** policy issue...four-day guarantee on qualified applications or we pay you \$100!

Product highlights:

- Issue ages: 18 through 59
- Monthly benefit: \$300–\$2,500
- Benefit period: 6 months, 1 or 2 years
- Elimination period: 30, 60, 90 or 180 days
- Renewability: to age 67; conditionally renewable to age 70
- Premiums: Male/female, tobacco/non-tobacco, age bands: 18–39, 40–49, 50–59
- Optional Riders: Critical Illness Benefit Rider, Retroactive Injury Benefit Rider, Return of Premium Benefit Rider
- Employment Requirements: 30 hours per week

Note: the rates in this book include the Retroactive Injury Rider and Critical Illness Benefit Rider, but not the Return of Premium Rider. To calculate for this rider, see below.

Return of Premium Rider Rates

Percentage of Total Annual Premium for Base Policy and All Other Riders				
Occ Class 1 & 2, All Benefit Periods				
Elim. Period	30	60	90	180
18-39	40%	47%	53%	59%
40-49	77%	89%	101%	113%
50+	157%	172%	188%	204%

Return of Premium Rider Example:

Male, Age 35, Non-Tob., Occ. Class 1

Benefit Period:	2 years	Monthly Premium
Elimination Period:	90 days	
Monthly Benefit:	\$1,500	
Monthly Benefit		\$17.30
Retroactive Injury Rider		\$1.33
\$10,000 Critical Illness Rider		\$4.58
Sub Total		\$23.21
Return of Premium Rider		\$12.30
Total Monthly Premium		\$35.51

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

**6-MO.
30-DAY**

MALE 6-month Benefit Period 30-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	13.53	15.30	18.54	21.19	23.55	27.09	28.56	32.98
		Retroactive Injury Rider	1.12	1.31	1.68	1.97	2.24	2.62	2.79	3.28
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	19.11	21.87	26.91	31.04	34.71	40.22	42.50	49.39
		Retroactive Injury Rider	1.12	1.31	1.68	1.97	2.24	2.62	2.79	3.28
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	26.66	30.75	38.24	44.36	49.81	57.97	61.38	71.59
		Retroactive Injury Rider	1.12	1.31	1.68	1.97	2.24	2.62	2.79	3.28
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	22.07	25.34	31.35	36.26	40.62	47.17	49.90	58.08
		Retroactive Injury Rider	2.58	3.04	3.87	4.55	5.16	6.07	6.45	7.59
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	30.52	35.28	44.02	51.16	57.52	67.04	71.02	82.92
		Retroactive Injury Rider	2.58	3.04	3.87	4.55	5.16	6.07	6.45	7.59
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	42.42	49.28	61.86	72.16	81.31	95.04	100.76	117.92
		Retroactive Injury Rider	2.58	3.04	3.87	4.55	5.16	6.07	6.45	7.59
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
FEMALE 6-month Benefit Period 30-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	18.53	21.18	26.04	30.01	33.55	38.84	41.05	47.67
		Retroactive Injury Rider	1.67	1.97	2.51	2.96	3.34	3.94	4.18	4.93
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	25.35	29.21	36.27	42.05	47.19	54.89	58.10	67.74
		Retroactive Injury Rider	1.67	1.97	2.51	2.96	3.34	3.94	4.18	4.93
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	28.98	33.48	41.71	48.45	54.44	63.43	67.17	78.41
		Retroactive Injury Rider	1.67	1.97	2.51	2.96	3.34	3.94	4.18	4.93
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	31.35	36.26	45.26	52.62	59.17	68.99	73.08	85.36
		Retroactive Injury Rider	3.35	3.94	5.03	5.91	6.71	7.88	8.38	9.86
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	37.27	43.23	54.14	63.08	71.02	82.93	87.89	102.78
		Retroactive Injury Rider	3.35	3.94	5.03	5.91	6.71	7.88	8.38	9.86
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	44.36	51.57	64.78	75.59	85.20	99.62	105.62	123.64
		Retroactive Injury Rider	3.35	3.94	5.03	5.91	6.71	7.88	8.38	9.86
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

**6-MO.
60-DAY**

MALE 6-month Benefit Period 60-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	11.04	12.36	14.79	16.79	18.55	21.21	22.31	25.63
		Retroactive Injury Rider	1.06	1.24	1.58	1.86	2.11	2.48	2.64	3.10
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	15.85	18.02	22.01	25.27	28.18	32.52	34.34	39.78
		Retroactive Injury Rider	1.06	1.24	1.58	1.86	2.11	2.48	2.64	3.10
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	22.97	26.40	32.69	37.84	42.42	49.28	52.14	60.72
		Retroactive Injury Rider	1.06	1.24	1.58	1.86	2.11	2.48	2.64	3.10
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	18.36	20.98	25.78	29.71	33.19	38.44	40.61	47.17
		Retroactive Injury Rider	2.74	3.22	4.11	4.83	5.47	6.44	6.84	8.05
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	25.56	29.45	36.59	42.42	47.61	55.39	58.63	68.35
		Retroactive Injury Rider	2.74	3.22	4.83	4.83	5.47	6.44	6.84	8.05
		\$5,000 Critical Illness Rider	5.79	10.90	10.90	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	21.79	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	36.56	42.40	53.09	61.84	69.61	81.28	86.13	100.72
		Retroactive Injury Rider	2.74	3.22	4.11	4.83	5.47	6.44	6.84	8.05
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11

FEMALE 6-month Benefit Period 60-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	14.78	16.77	20.42	23.40	26.05	30.03	31.68	36.65
		Retroactive Injury Rider	1.58	1.87	2.38	2.80	3.17	3.73	3.96	4.66
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	20.79	23.83	29.42	33.99	38.05	44.14	46.68	54.30
		Retroactive Injury Rider	1.58	1.87	2.38	2.80	3.17	3.73	3.96	4.66
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	24.91	28.69	35.61	41.27	46.31	53.86	57.00	66.44
		Retroactive Injury Rider	1.58	1.87	2.38	2.80	3.17	3.73	3.96	4.66
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	25.78	29.70	36.90	42.79	48.03	55.88	59.16	68.97
		Retroactive Injury Rider	3.56	4.18	5.33	6.27	7.11	8.36	8.89	10.45
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	31.08	35.95	44.86	52.16	58.64	68.38	72.42	84.59
		Retroactive Injury Rider	3.56	4.18	5.33	6.27	7.11	8.36	8.89	10.45
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	38.22	44.34	55.57	64.75	72.92	85.17	90.27	105.58
		Retroactive Injury Rider	3.56	4.18	5.33	6.27	7.11	8.36	8.89	10.45
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

6-MO.
90-DAY

		MALE 6-month Benefit Period 90-day Elimination Period	MONTHLY BENEFIT AMOUNTS							
			\$1,000		\$1,500		\$2,000		\$2,500	
			Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.
Occupation Class 1	Issue ages 18-39	Base Policy	6.39	6.90	7.82	8.59	9.26	10.28	10.69	11.97
		Retroactive Injury Rider	0.94	1.11	1.41	1.66	1.88	2.22	2.35	2.77
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	9.79	10.90	12.93	14.59	16.07	18.29	19.21	21.98
		Retroactive Injury Rider	0.94	1.11	1.41	1.66	1.88	2.22	2.35	2.77
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	16.10	18.32	22.40	25.72	28.69	33.12	34.98	40.52
		Retroactive Injury Rider	0.94	1.11	1.41	1.66	1.88	2.22	2.35	2.77
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	11.46	12.86	15.43	17.53	19.40	22.19	23.36	26.86
		Retroactive Injury Rider	3.04	3.57	4.55	5.36	6.07	7.15	7.59	8.93
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	16.37	18.64	22.79	26.20	29.22	33.76	35.64	41.32
		Retroactive Injury Rider	3.04	3.57	4.55	5.36	6.07	7.15	7.59	8.93
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	25.70	29.61	36.78	42.66	47.87	55.70	58.96	68.75
		Retroactive Injury Rider	3.04	3.57	4.55	5.36	6.07	7.15	7.59	8.93
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
		FEMALE 6-month Benefit Period 90-day Elimination Period	MONTHLY BENEFIT AMOUNTS							
			\$1,000		\$1,500		\$2,000		\$2,500	
			Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.
Occupation Class 1	Issue ages 18-39	Base Policy	7.82	8.58	9.97	11.11	12.13	13.64	14.28	16.17
		Retroactive Injury Rider	1.41	1.65	2.11	2.48	2.82	3.31	3.52	4.14
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	12.31	13.86	16.71	19.03	21.10	24.20	25.50	29.37
		Retroactive Injury Rider	1.41	1.65	2.11	2.48	2.82	3.31	3.52	4.14
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	17.36	19.81	24.28	27.95	31.20	36.10	38.13	44.24
		Retroactive Injury Rider	1.41	1.65	2.11	2.48	2.82	3.31	3.52	4.14
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	15.43	17.53	21.38	24.53	27.33	31.54	33.29	38.54
		Retroactive Injury Rider	3.94	4.64	5.91	6.96	7.88	9.28	9.86	11.59
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	19.58	22.41	27.61	31.86	35.64	41.31	43.67	50.75
		Retroactive Injury Rider	3.94	4.64	5.91	6.96	7.88	9.28	9.86	11.59
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	26.80	30.91	38.45	44.61	50.09	58.31	61.73	72.01
		Retroactive Injury Rider	3.94	4.64	5.91	6.96	7.88	9.28	9.86	11.59
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

6-MO.
180-DAY

MALE 6-month Benefit Period 180-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	6.05	6.49	7.31	7.98	8.57	9.47	9.83	10.96
		Retroactive Injury Rider	0.83	0.98	1.24	1.47	1.65	1.95	2.07	2.44
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	9.04	10.01	11.80	13.26	14.56	16.51	17.31	19.76
		Retroactive Injury Rider	0.83	0.98	1.24	1.47	1.65	1.95	2.07	2.44
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	14.59	16.54	20.13	23.06	25.66	29.57	31.20	36.08
		Retroactive Injury Rider	0.83	0.98	1.24	1.47	1.65	1.95	2.07	2.44
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	10.51	11.74	14.00	15.85	17.49	19.96	20.99	24.07
		Retroactive Injury Rider	2.68	3.15	4.01	4.73	5.35	6.30	6.69	7.88
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	14.83	16.83	20.48	23.48	26.14	30.13	31.79	36.78
		Retroactive Injury Rider	2.68	3.15	4.01	4.73	5.35	6.30	6.69	7.88
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	23.04	26.48	32.80	37.96	42.56	49.44	52.32	60.92
		Retroactive Injury Rider	2.68	3.15	4.01	4.73	5.35	6.30	6.69	7.88
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11

FEMALE 6-month Benefit Period 180-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	7.30	7.97	9.20	10.20	11.09	12.43	12.98	14.65
		Retroactive Injury Rider	1.24	1.46	1.86	2.19	2.48	2.92	3.10	3.65
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	11.26	12.62	15.12	17.17	18.99	21.72	22.86	26.27
		Retroactive Injury Rider	1.24	1.46	1.86	2.19	2.48	2.92	3.10	3.65
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	15.70	17.85	21.79	25.01	27.88	32.17	33.97	39.34
		Retroactive Injury Rider	1.24	1.46	1.86	2.19	2.48	2.92	3.10	3.65
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	14.00	15.85	19.24	22.01	24.48	28.18	29.72	34.34
		Retroactive Injury Rider	3.47	4.08	5.20	6.12	6.93	8.17	8.67	10.21
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	17.65	20.14	24.72	28.45	31.79	36.77	38.85	45.08
		Retroactive Injury Rider	3.47	4.08	5.20	6.12	6.93	8.17	8.67	10.21
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	24.01	27.62	34.25	39.67	44.49	51.73	54.74	63.78
		Retroactive Injury Rider	3.47	4.08	5.20	6.12	6.93	8.17	8.67	10.21
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

**1-YR.
30-DAY**

MALE 1-year Benefit Period 30-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	18.14	20.72	25.45	29.31	32.75	37.91	40.06	46.51
		Retroactive Injury Rider	1.08	1.28	1.62	1.91	2.16	2.55	2.71	3.19
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	26.95	31.08	38.66	44.86	50.37	58.64	62.08	72.42
		Retroactive Injury Rider	1.08	1.28	1.62	1.91	2.16	2.55	2.71	3.19
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	39.45	45.80	57.42	66.93	75.38	88.07	93.35	109.21
		Retroactive Injury Rider	1.08	1.28	1.62	1.91	2.16	2.55	2.71	3.19
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	30.04	34.72	43.30	50.33	56.57	65.93	69.83	81.53
		Retroactive Injury Rider	2.51	2.95	3.76	4.42	5.02	5.90	6.27	7.37
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	43.50	50.56	63.49	74.07	83.48	97.59	103.47	121.11
		Retroactive Injury Rider	2.51	2.95	3.76	4.42	5.02	5.90	6.27	7.37
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	63.22	73.75	93.07	108.87	122.92	143.99	152.77	179.10
		Retroactive Injury Rider	2.51	2.95	3.76	4.42	5.02	5.90	6.27	7.37
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
FEMALE 1-year Benefit Period 30-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	25.45	29.32	36.41	42.22	47.38	55.12	58.34	68.02
		Retroactive Injury Rider	1.63	1.92	2.44	2.88	3.26	3.84	4.07	4.80
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	36.32	42.11	52.72	61.40	69.12	80.70	85.51	99.99
		Retroactive Injury Rider	1.63	1.92	2.44	2.88	3.26	3.84	4.07	4.80
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	43.04	50.02	62.80	73.27	82.56	96.52	102.32	119.77
		Retroactive Injury Rider	1.63	1.92	2.44	2.88	3.26	3.84	4.07	4.80
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	43.30	50.33	63.20	73.73	83.09	97.13	102.98	120.54
		Retroactive Injury Rider	3.26	3.84	4.90	5.76	6.53	7.67	8.16	9.59
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	53.50	62.31	78.48	91.71	103.47	121.11	128.46	150.50
		Retroactive Injury Rider	3.26	3.84	4.90	5.76	6.53	7.67	8.16	9.59
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	66.20	77.26	97.54	114.14	128.88	151.01	160.23	187.88
		Retroactive Injury Rider	3.26	3.84	4.90	5.76	6.53	7.67	8.16	9.59
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

**1-YR.
60-DAY**

MALE 1-year Benefit Period 60-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	14.99	17.01	20.72	23.76	26.45	30.50	32.19	37.25
		Retroactive Injury Rider	1.02	1.20	1.53	1.80	2.04	2.39	2.55	2.99
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	22.79	26.19	32.43	37.52	42.06	48.86	51.70	60.19
		Retroactive Injury Rider	1.02	1.20	1.53	1.80	2.04	2.39	2.55	2.99
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	34.85	40.37	50.51	58.80	66.18	77.23	81.84	95.66
		Retroactive Injury Rider	1.02	1.20	1.53	1.80	2.04	2.39	2.55	2.99
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	25.54	29.43	36.55	42.38	47.56	55.33	58.56	68.29
		Retroactive Injury Rider	2.67	3.13	4.00	4.70	5.33	6.27	6.67	7.83
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	37.35	43.31	54.26	63.21	71.17	83.11	88.09	103.00
		Retroactive Injury Rider	2.67	3.13	4.00	4.70	5.33	6.27	6.67	7.83
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	56.01	65.28	82.26	96.16	108.50	127.04	134.75	157.92
		Retroactive Injury Rider	2.67	3.13	4.00	4.70	5.33	6.27	6.67	7.83
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
FEMALE 1-year Benefit Period 60-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	20.72	23.75	29.31	33.87	37.91	43.98	46.51	54.10
		Retroactive Injury Rider	1.54	1.81	2.31	2.72	3.08	3.63	3.85	4.53
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	30.50	35.26	43.99	51.13	57.48	67.00	70.97	82.87
		Retroactive Injury Rider	1.54	1.81	2.31	2.72	3.08	3.63	3.85	4.53
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	37.98	44.06	55.21	64.33	72.44	84.60	89.67	104.87
		Retroactive Injury Rider	1.54	1.81	2.31	2.72	3.08	3.63	3.85	4.53
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	36.55	42.37	53.06	61.80	69.57	81.22	86.09	100.65
		Retroactive Injury Rider	3.47	4.08	5.20	6.12	6.93	8.17	8.67	10.21
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	45.80	53.27	66.95	78.14	88.09	103.01	109.23	127.89
		Retroactive Injury Rider	3.47	4.08	5.20	6.12	6.93	8.17	8.67	10.21
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	58.63	68.36	86.19	100.78	113.75	133.20	141.31	165.62
		Retroactive Injury Rider	3.47	4.08	5.20	6.12	6.93	8.17	8.67	10.21
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

**1-YR.
90-DAY**

		MALE 1-year Benefit Period 90-day Elimination Period		MONTHLY BENEFIT AMOUNTS							
				\$1,000		\$1,500		\$2,000		\$2,500	
				Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.
Occupation Class 1	Issue ages 18-39	Base Policy	9.13	10.11	11.93	13.41	14.73	16.70	17.53	20.00	
		Retroactive Injury Rider	0.92	1.07	1.37	1.61	1.83	2.15	2.29	2.68	
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44	
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89	
	Issue ages 40-49	Base Policy	15.07	17.12	20.85	23.91	26.63	30.71	32.41	37.51	
		Retroactive Injury Rider	0.92	1.07	1.37	1.61	1.83	2.15	2.29	2.68	
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90	
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79	
	Issue ages 50-59	Base Policy	26.31	30.33	37.71	43.74	49.10	57.15	60.50	70.55	
		Retroactive Injury Rider	0.92	1.07	1.37	1.61	1.83	2.15	2.29	2.68	
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56	
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11	
Occupation Class 2	Issue ages 18-39	Base Policy	17.17	19.58	23.99	27.61	30.82	35.64	37.64	43.67	
		Retroactive Injury Rider	2.96	3.48	4.44	5.21	5.91	6.95	7.39	8.69	
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44	
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89	
	Issue ages 40-49	Base Policy	25.92	29.87	37.11	43.04	48.31	56.21	59.51	69.39	
		Retroactive Injury Rider	2.96	3.48	4.44	5.21	5.91	6.95	7.39	8.69	
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90	
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79	
	Issue ages 50-59	Base Policy	42.63	49.53	62.18	72.53	81.73	95.53	101.29	118.54	
		Retroactive Injury Rider	2.96	3.48	4.44	5.21	5.91	6.95	7.39	8.69	
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56	
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11	
		FEMALE 1-year Benefit Period 90-day Elimination Period		MONTHLY BENEFIT AMOUNTS							
				\$1,000		\$1,500		\$2,000		\$2,500	
				Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.
Occupation Class 1	Issue ages 18-39	Base Policy	11.93	13.42	16.14	18.37	20.35	23.32	24.55	28.27	
		Retroactive Injury Rider	1.37	1.62	2.06	2.43	2.75	3.24	3.43	4.05	
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04	
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08	
	Issue ages 40-49	Base Policy	19.69	22.55	27.78	32.06	35.87	41.57	43.96	51.08	
		Retroactive Injury Rider	1.37	1.62	2.06	2.43	2.75	3.24	3.43	4.05	
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47	
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94	
	Issue ages 50-59	Base Policy	28.59	33.02	41.13	47.77	53.66	62.52	66.20	77.26	
		Retroactive Injury Rider	1.37	1.62	2.06	2.43	2.75	3.24	3.43	4.05	
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51	
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02	
Occupation Class 2	Issue ages 18-39	Base Policy	24.00	27.61	34.24	39.66	44.48	51.71	54.71	63.76	
		Retroactive Injury Rider	3.84	4.51	5.76	6.77	7.67	9.03	9.59	11.29	
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04	
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08	
	Issue ages 40-49	Base Policy	31.52	36.47	45.52	52.94	59.52	69.41	73.52	85.89	
		Retroactive Injury Rider	3.84	4.51	5.76	6.77	7.67	9.03	9.59	11.29	
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47	
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94	
	Issue ages 50-59	Base Policy	44.58	51.82	65.11	75.97	85.64	100.13	106.17	124.28	
		Retroactive Injury Rider	3.84	4.51	5.76	6.77	7.67	9.03	9.59	11.29	
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51	
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02	

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

1-YR.
180-DAY

MALE 1-year Benefit Period 180-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	8.46	9.33	10.93	12.23	13.39	15.14	15.86	18.04
		Retroactive Injury Rider	0.81	0.95	1.21	1.43	1.62	1.90	2.02	2.38
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	13.68	15.48	18.77	21.46	23.85	27.44	28.93	33.42
		Retroactive Injury Rider	0.81	0.95	1.21	1.43	1.62	1.90	2.02	2.38
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	23.58	27.11	33.60	38.91	43.63	50.71	53.66	62.50
		Retroactive Injury Rider	0.81	0.95	1.21	1.43	1.62	1.90	2.02	2.38
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	15.53	17.65	21.54	24.72	27.54	31.79	33.55	38.85
		Retroactive Injury Rider	2.60	3.06	3.91	4.59	5.21	6.12	6.51	7.66
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	23.23	26.71	33.09	38.30	42.94	49.90	52.80	61.49
		Retroactive Injury Rider	2.60	3.06	3.91	4.59	5.21	6.12	6.51	7.66
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	37.94	44.01	55.15	64.25	72.35	84.50	89.56	104.74
		Retroactive Injury Rider	2.60	3.06	3.91	4.59	5.21	6.12	6.51	7.66
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
FEMALE 1-year Benefit Period 180-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	10.92	12.22	14.62	16.57	18.32	20.93	22.02	25.28
		Retroactive Injury Rider	1.21	1.42	1.81	2.13	2.41	2.83	3.01	3.54
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	17.75	20.26	24.86	28.63	31.98	37.00	39.09	45.36
		Retroactive Injury Rider	1.21	1.42	1.81	2.13	2.41	2.83	3.01	3.54
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	25.58	29.47	36.61	42.45	47.64	55.42	58.67	68.40
		Retroactive Injury Rider	1.21	1.42	1.81	2.13	2.41	2.83	3.01	3.54
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	21.54	24.72	30.55	35.32	39.56	45.92	48.58	56.52
		Retroactive Injury Rider	3.38	3.98	5.07	5.97	6.76	7.96	8.45	9.94
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	28.16	32.51	40.48	47.00	52.80	61.49	65.12	75.99
		Retroactive Injury Rider	3.38	3.98	5.07	5.97	6.76	7.96	8.45	9.94
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	39.65	46.03	57.72	67.29	75.79	88.55	93.85	109.80
		Retroactive Injury Rider	3.38	3.98	5.07	5.97	6.76	7.96	8.45	9.94
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

**2-YR.
30-DAY**

MALE 2-year Benefit Period 30-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	23.70	27.26	33.79	39.13	43.88	51.00	53.97	62.88
		Retroactive Injury Rider	1.06	1.24	1.58	1.86	2.11	2.48	2.64	3.10
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	37.86	43.92	55.03	64.12	72.20	84.32	89.36	104.52
		Retroactive Injury Rider	1.06	1.24	1.58	1.86	2.11	2.48	2.64	3.10
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	58.63	68.36	86.19	100.78	113.75	133.20	141.31	165.62
		Retroactive Injury Rider	1.06	1.24	1.58	1.86	2.11	2.48	2.64	3.10
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	39.60	45.97	57.64	67.20	75.68	88.42	93.72	109.65
		Retroactive Injury Rider	2.45	2.88	3.67	4.32	4.89	5.76	6.12	7.19
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	61.56	71.80	90.57	105.94	119.59	140.08	148.61	174.22
		Retroactive Injury Rider	2.45	2.88	3.67	4.32	4.89	5.76	6.12	7.19
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	94.41	110.45	139.85	163.91	185.29	217.38	230.74	270.84
		Retroactive Injury Rider	2.45	2.88	3.67	4.32	4.89	5.76	6.12	7.19
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
FEMALE 2-year Benefit Period 30-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	33.78	39.12	48.91	56.93	64.05	74.73	79.18	92.53
		Retroactive Injury Rider	1.58	1.87	2.38	2.80	3.17	3.73	3.96	4.66
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	51.59	60.08	75.63	88.36	99.67	116.64	123.71	144.91
		Retroactive Injury Rider	1.58	1.87	2.38	2.80	3.17	3.73	3.96	4.66
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	64.14	74.84	94.45	110.51	124.77	146.17	155.08	181.83
		Retroactive Injury Rider	1.58	1.87	2.38	2.80	3.17	3.73	3.96	4.66
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	57.64	67.19	84.70	99.02	111.76	130.86	138.82	162.69
		Retroactive Injury Rider	3.18	3.74	4.77	5.61	6.35	7.48	7.94	9.35
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	76.07	88.87	112.34	131.55	148.61	174.22	184.89	216.90
		Retroactive Injury Rider	3.18	3.74	4.77	5.61	6.35	7.48	7.94	9.35
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	98.96	115.80	146.67	171.94	194.39	228.08	242.11	284.22
		Retroactive Injury Rider	3.18	3.74	4.77	5.61	6.35	7.48	7.94	9.35
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

2-YR.
60-DAY

MALE 2-year Benefit Period 60-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	19.85	22.74	28.02	32.35	36.19	41.96	44.35	51.57
		Retroactive Injury Rider	0.99	1.17	1.49	1.76	1.99	2.34	2.49	2.93
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	32.63	37.77	47.19	54.89	61.74	72.02	76.30	89.14
		Retroactive Injury Rider	0.99	1.17	1.49	1.76	1.99	2.34	2.49	2.93
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	52.91	61.64	77.61	90.69	102.31	119.75	127.01	148.81
		Retroactive Injury Rider	0.99	1.17	1.49	1.76	1.99	2.34	2.49	2.93
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	34.35	39.78	49.76	57.92	65.17	76.05	80.59	94.18
		Retroactive Injury Rider	2.60	3.05	3.89	4.58	5.19	6.11	6.49	7.63
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	54.05	62.96	79.31	92.69	104.58	122.41	129.84	152.13
		Retroactive Injury Rider	2.60	3.05	3.89	4.58	5.19	6.11	6.49	7.63
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	85.55	100.03	126.57	148.28	167.59	196.54	208.60	244.79
		Retroactive Injury Rider	2.60	3.05	3.89	4.58	5.19	6.11	6.49	7.63
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 1	Issue ages 18-39	Base Policy	28.01	32.33	40.26	46.74	52.50	61.14	64.75	75.55
		Retroactive Injury Rider	1.50	1.76	2.24	2.64	2.99	3.52	3.74	4.40
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	44.28	51.47	64.66	75.45	85.04	99.42	105.42	123.40
		Retroactive Injury Rider	1.50	1.76	2.24	2.64	2.99	3.52	3.74	4.40
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	57.85	67.44	85.02	99.40	112.18	131.37	139.35	163.33
		Retroactive Injury Rider	1.50	1.76	2.24	2.64	2.99	3.52	3.74	4.40
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	49.76	57.91	72.87	85.11	95.99	112.31	119.11	139.50
		Retroactive Injury Rider	3.37	3.97	5.06	5.95	6.74	7.94	8.43	9.92
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	66.69	77.84	98.27	114.99	129.85	152.15	161.44	189.31
		Retroactive Injury Rider	3.37	3.97	5.06	5.95	6.74	7.94	8.43	9.92
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	89.65	104.85	132.72	155.52	175.79	206.18	218.86	256.85
		Retroactive Injury Rider	3.37	3.97	5.06	5.95	6.74	7.94	8.43	9.92
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

**2-YR.
90-DAY**

MALE 2-year Benefit Period 90-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	12.71	14.33	17.30	19.73	21.89	25.13	26.49	30.54
		Retroactive Injury Rider	0.89	1.05	1.33	1.57	1.78	2.09	2.22	2.62
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	22.93	26.36	32.64	37.77	42.35	49.19	52.05	60.61
		Retroactive Injury Rider	0.89	1.05	1.33	1.57	1.78	2.09	2.22	2.62
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	42.29	49.14	61.68	71.95	81.07	94.76	100.45	117.57
		Retroactive Injury Rider	0.89	1.05	1.33	1.57	1.78	2.09	2.22	2.62
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	24.58	28.29	35.11	40.68	45.64	53.06	56.17	65.45
		Retroactive Injury Rider	2.88	3.39	4.32	5.08	5.76	6.78	7.19	8.47
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	40.12	46.58	58.42	68.11	76.72	89.64	95.02	111.17
		Retroactive Injury Rider	2.88	3.39	4.32	5.08	5.76	6.78	7.19	8.47
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	69.11	80.68	101.90	119.26	134.69	157.84	167.49	196.42
		Retroactive Injury Rider	2.88	3.39	4.32	5.08	5.76	6.78	7.19	8.47
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
FEMALE 2-year Benefit Period 90-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	17.30	19.73	24.19	27.83	31.08	35.94	37.97	44.04
		Retroactive Injury Rider	1.34	1.58	2.01	2.36	2.68	3.15	3.34	3.94
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	30.69	35.49	44.28	51.48	57.87	67.46	71.46	83.45
		Retroactive Injury Rider	1.34	1.58	2.01	2.36	2.68	3.15	3.34	3.94
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	46.16	53.69	67.49	78.77	88.81	103.86	110.13	128.94
		Retroactive Injury Rider	1.34	1.58	2.01	2.36	2.68	3.15	3.34	3.94
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	35.10	40.67	50.89	59.25	66.69	77.83	82.48	96.40
		Retroactive Injury Rider	3.74	4.40	5.61	6.60	7.48	8.80	9.35	11.00
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	49.27	57.34	72.15	84.25	95.02	111.16	117.90	138.07
		Retroactive Injury Rider	3.74	4.40	5.61	6.60	7.48	8.80	9.35	11.00
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	72.39	84.54	106.82	125.05	141.26	165.56	175.69	206.07
		Retroactive Injury Rider	3.74	4.40	5.61	6.60	7.48	8.80	9.35	11.00
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

AssurityBalance® Simplified Disability Income
Monthly Premium Rates

2-YR.
180-DAY

MALE 2-year Benefit Period 180-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	11.61	13.03	15.65	17.79	19.69	22.55	23.74	27.30
		Retroactive Injury Rider	0.78	0.92	1.17	1.39	1.57	1.85	1.96	2.31
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	20.60	23.62	29.14	33.67	37.68	43.72	46.22	53.77
		Retroactive Injury Rider	0.78	0.92	1.17	1.39	1.57	1.85	1.96	2.31
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	37.64	43.66	54.70	63.73	71.76	83.79	88.81	103.86
		Retroactive Injury Rider	0.78	0.92	1.17	1.39	1.57	1.85	1.96	2.31
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
Occupation Class 2	Issue ages 18-39	Base Policy	22.05	25.33	31.32	36.23	40.59	47.13	49.85	58.04
		Retroactive Injury Rider	2.53	2.98	3.80	4.47	5.07	5.97	6.34	7.46
		\$5,000 Critical Illness Rider	2.29	4.44	2.29	4.44	2.29	4.44	2.29	4.44
		\$10,000 Critical Illness Rider	4.58	8.89	4.58	8.89	4.58	8.89	4.58	8.89
	Issue ages 40-49	Base Policy	35.73	41.41	51.83	60.36	67.94	79.31	84.04	98.25
		Retroactive Injury Rider	2.53	2.98	3.80	4.47	5.07	5.97	6.34	7.46
		\$5,000 Critical Illness Rider	5.79	10.90	5.79	10.90	5.79	10.90	5.79	10.90
		\$10,000 Critical Illness Rider	11.57	21.79	11.57	21.79	11.57	21.79	11.57	21.79
	Issue ages 50-59	Base Policy	61.24	71.42	90.10	105.37	118.96	139.32	147.82	173.27
		Retroactive Injury Rider	2.53	2.98	3.80	4.47	5.07	5.97	6.34	7.46
		\$5,000 Critical Illness Rider	12.68	23.56	12.68	23.56	12.68	23.56	12.68	23.56
		\$10,000 Critical Illness Rider	25.36	47.11	25.36	47.11	25.36	47.11	25.36	47.11
FEMALE 2-year Benefit Period 180-day Elimination Period		MONTHLY BENEFIT AMOUNTS								
		\$1,000		\$1,500		\$2,000		\$2,500		
		Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	Non-Tob.	Tob.	
Occupation Class 1	Issue ages 18-39	Base Policy	15.65	17.78	21.71	24.92	27.77	32.05	33.84	39.18
		Retroactive Injury Rider	1.18	1.39	1.77	2.09	2.36	2.78	2.95	3.48
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	27.43	31.64	39.38	45.71	51.34	59.77	63.29	73.83
		Retroactive Injury Rider	1.18	1.39	1.77	2.09	2.36	2.78	2.95	3.48
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	41.04	47.66	59.80	69.73	78.57	91.80	97.33	113.87
		Retroactive Injury Rider	1.18	1.39	1.77	2.09	2.36	2.78	2.95	3.48
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02
Occupation Class 2	Issue ages 18-39	Base Policy	31.31	36.21	45.21	52.56	59.10	68.90	73.00	85.25
		Retroactive Injury Rider	3.29	3.87	4.94	5.81	6.58	7.74	8.23	9.68
		\$5,000 Critical Illness Rider	2.63	4.04	2.63	4.04	2.63	4.04	2.63	4.04
		\$10,000 Critical Illness Rider	5.26	8.08	5.26	8.08	5.26	8.08	5.26	8.08
	Issue ages 40-49	Base Policy	43.78	50.88	63.91	74.56	84.04	98.24	104.17	121.92
		Retroactive Injury Rider	3.29	3.87	4.94	5.81	6.58	7.74	8.23	9.68
		\$5,000 Critical Illness Rider	5.46	8.47	5.46	8.47	5.46	8.47	5.46	8.47
		\$10,000 Critical Illness Rider	10.91	16.94	10.91	16.94	10.91	16.94	10.91	16.94
	Issue ages 50-59	Base Policy	64.13	74.82	94.43	110.47	124.73	146.12	155.03	181.76
		Retroactive Injury Rider	3.29	3.87	4.94	5.81	6.58	7.74	8.23	9.68
		\$5,000 Critical Illness Rider	9.40	15.51	9.40	15.51	9.40	15.51	9.40	15.51
		\$10,000 Critical Illness Rider	18.80	31.02	18.80	31.02	18.80	31.02	18.80	31.02

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 ask to review the policy for more information.

Policy availability, rates and features may vary by state.

Policy Form No. I D0710
Rider Form Nos. R I0711, R I0712, R I0713

FOR PRODUCER USE ONLY.

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