



Graded Benefit Disability Income Insurance Product Highlights

A custom-fit impaired risk product

Issue Ages	18 through 60 years (age last birthday)
Maximum Monthly Benefit	Classes 4A and 3A: \$20,000; Class 2A: \$10,000; Class 1A: \$8,000
Underwriting Classes	Male/Female, Tobacco/Non-tobacco
Benefit Periods	2-year, 5-year: all classes; 10-year: classes 4A, 3A and 2A
Elimination Periods	30, 60, 90 or 180 days (all benefit periods); 365 days (5 and 10-year benefit periods)
Renewability	Guaranteed to age 65
Total Disability Graded Benefits	Monthly benefits for the duration of a disability due to sickness beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability due to sickness beginning in the 2nd policy year will be 70 percent 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 gainful occupation thereafter
Mental/Drug/Alcohol Limitation	50 percent 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 percent 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	Actual charges up to 6 times base monthly benefit (not graded) may be available.
Vocational Rehabilitation	Up to 6 times base monthly benefit (not graded) may be available.
Survivor Benefit	Lump sum – 3 times 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 shorter)
Optional Riders (additional premium)	<ul style="list-style-type: none">Graded Benefit Supplemental DI Rider – During disability, pays rider monthly benefit less any social benefits received (max \$1,800 monthly)Own Occupation Rider – Extends period of own occupation from 2 to 5 or 10 years
One-Occ upgrade for self-employed	One occupation class upgrade is allowed for self-employed business owners meeting the following criteria: at least 10 percent ownership; self-employed for at least three years; net income of at least \$30,000; and not a medical professional, farmer or roofing contractor.

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

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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Policy Form No. I H1617 and Rider Form Nos. R 11619 and R 11618 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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A Go-To Option for DI Declines Graded Benefit Disability Insurance

When clients don't qualify for traditional disability income insurance,
Graded Benefit Disability Insurance can help you protect their income—and save the sale.

Designed for clients who are working full time and:

- ✓ Have a current or past health challenge
- ✓ Are newly self-employed
- ✓ Work from home

Benefits for disability from sickness are graded in the first two policy years, while benefits for disability from injury are not graded.

Examples of Commonly Considered Medical Conditions

ADD/ADHD	Diabetes
Alcoholism	Epilepsy
Anxiety	Fibromyalgia
Arteriosclerosis	Heart Attack
Bipolar Disorders	Hepatitis
Cancer	Intestinal Bypass
Cerebral Palsy	Mental/Nervous Disorders
Cholesterol (high)	Overweight
COPD	Pacemakers
Coronary Artery Disease - Angioplasty/Bypass	Poliomyelitis
Crohn's Disease	Rheumatoid Arthritis
Depression	Sleep Apnea
	Ulcerative Colitis

See the underwriting guide for more information.

- Broad range of occupations considered
- Two-Year Own Occupation Definition
- Guaranteed renewable to age 65; conditionally renewable to age 70
- **Graded Benefits:**
 - 1st year: 35%
 - 2nd year: 70%
 - 3rd year: 100%

Save more sales and cover more tough-to-place clients. Talk to your regional sales team to learn more.