



Graded Benefit Disability Income Insurance - New York 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
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)
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 Social Insurance Substitute Rider – During disability, pays rider monthly benefit if the insured isn't receiving or doesn't qualify for social benefits (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 3 years; net income of at least \$30,000; and not a medical professional, farmer or roofing contractor.

* For the Graded Benefit Social Insurance Substitute Rider, no rider benefits will be paid if the insured qualifies for or receives social insurance benefits. The elimination period must be 90 or more days given state disability coverage provided for W-2 employees.

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 NY and Rider Form Nos. R I1618 NY and R I1619 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.

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