

Assurity®

Disability Income Insurance Portfolio

For Individuals and Small Business Owners





Options To Fit More Client Needs

Boost disability income sales with a diverse portfolio designed to meet personal and business needs. Our products are backed by dedicated employees in underwriting, new business and claims services. With over 130 years in the market, Assurity has the expertise to help you protect more clients and close more sales than ever before.

Disability Portfolio

Explore how our portfolio can help you customize disability solutions for nearly any occupation, health condition or budget.

Long-Term | Income Protection+

Pays a monthly benefit based on one of four disability definitions and offers a range of benefit and elimination periods to help protect income during a disabling illness or injury.

Short-Term | Income Protection

Pays a weekly benefit with shorter elimination periods starting at 0 days for a disabling illness or injury.

Graded Benefit Disability Income

Provides coverage for clients who are unable to qualify for traditional disability insurance due to health history.

Business Overhead Expense

Reimburses for business operating expenses to help keep the business running during a disabling illness or injury.

Quote to Coverage with FastTrack

Access both long-term Income Protection+ and short-term Income Protection on Assurity's FastTrack platform—instantly quote, illustrate, apply, and manage every case in one seamless platform.





Long-Term Disability

Income Protection+

Base Policy Details

Issue Ages	18 through 64 (age last birthday)	
Total Disability Definitions	<ul style="list-style-type: none"> • True Own Occupation for the entire benefit period • True Own Occupation for two years then Any Gainful Occupation • Own Occupation and Not Working for the entire benefit period • Own Occupation and Not Working for two years then Any Gainful Occupation <i>(availability depending on age and occupation class)</i> 	
Occupational Classes	6A: accountant, architect, computer programmer, pharmacist, engineer, optometrist 5A: real estate agent, clinical nurse, teacher, office manager, small animal veterinarian 4A: hospital/surgical nurse, clinical physician, secretary, car salesperson 3A: physical therapist, dental hygienist, lab tech, graphic designer 2A: truck driver, carpenter, electrician, plumber, chef, farmer, landscaper, auto mechanic 1A: custodian, roofer, exterminator, chiropractor, auto body repair	
Maximum Issue Limits	6A; 5A; 4A; 3A = \$30,000 ; 2A = \$15,000 ; 1A = \$10,000	
Underwriting	No medical exams: Age 18-50 up to \$8,000; Age 51-64 up to \$6,000 No income verification: up to \$6,000 (\$4,000 for 1099 employees and/or self-employed)	
Benefit Periods	Accident and Sickness 1 Year, 2 Years, 5 Years, 10 Years, To age 65, To age 67, To age 70 <i>(availability depending on age and occupation class)</i>	Accident-Only 1 Year, 2 Years, 5 Years, 10 Years
Elimination Periods	30, 60, 90, 180, 365 or 730 days <i>(availability depending on benefit period)</i>	
Underwriting Classes	Accident and Sickness Male/Female; Non-Tobacco/Tobacco	Accident-Only Male/Female; Standard – Uni-Tobacco
Renewability	Guaranteed renewable to age 67 policy anniversary; conditionally renewable for life if working for pay at least 30 hours per week.	

Benefits & Features

Definitions of Total Disability: Choose **True Own Occupation** (pays benefits even if working in another job) or **Own Occupation and Not Working** (modified own occupation). Definitions can apply for the entire benefit period or shift to any gainful occupation after two years

Partial Disability Monthly Benefit: Pays 50% of the monthly benefit if the insured is partially disabled

Presumptive Disability Benefit: Pays a monthly benefit if the insured has permanent loss of sight in both eyes, hearing, speech, or use of hands or feet

Waiver of Premium Benefit: Waives premiums while the insured is totally disabled

Recurrent Disability Monthly Benefit: Restarts monthly benefits if the insured's disability returns within 180 days after recovery

Home Modification Benefit: Helps pay for modifications to the insured's home to improve access or the use of facilities

Survivor Benefit: Pays a lump sum of three times the monthly benefit to the beneficiary if the insured dies while receiving disability monthly benefits

Rehabilitation Benefit: Helps pay for rehabilitation or job training programs to support the insured's return to work after a total disability

Childbirth Benefit*: Pays a \$500 lump-sum benefit if the insured gives birth

Organ Donor Benefit*: Pays monthly benefits if the insured becomes disabled as the result of surgery for organ transplantation or bone marrow donation

Discounts

- **Business Owner Occupation Class Upgrade** for eligible clients
- **20% Small Business Owner Income Enhancement**
- **20% Multi-life Discount** on policies issued to three or more insured persons of the same employer
- **10% Spouses Discount** on policies issued to two insureds who meet the policy definition of spouse. Not available with the Multi-Life Discount

Optional Riders

- ❑ **Return of Premium Rider:** Refunds a percentage of premiums paid if the insured cancels or the policy lapses, or if they reach age 67 or die
- ❑ **Stay-at-Home Spouse Rider:** Pays a monthly benefit if the insured spouse is totally disabled and the elimination period has been satisfied
- ❑ **Mental Disorder Rider*:** Amends the policy by removing the limitation for mental disorders, including substance abuse
- ❑ **Non-Cancelable Rider*:** Makes the insured's policy and riders non-cancelable
- ❑ **Cost-of-Living Adjustment Rider:** Increases the insured's total disability monthly benefit by 3% or 5% of the original benefit each year for any benefits payable starting after the first year of continuous benefits have been paid
- ❑ **Enhanced Residual Disability Rider*:** Pays a monthly benefit if the insured is residually disabled, and the elimination period has been satisfied.
- ❑ **Retroactive Injury Rider:** Pays a lump-sum benefit if an injury causes the insured to become totally disabled within 30 days of the injury
- ❑ **Supplemental Disability Income Rider:** Pays a monthly benefit to the insured less any social insurance or government benefits
- ❑ **Benefit Increase Rider (No cost):** Provides the insured the option to increase their totally disability monthly benefit starting on the third rider anniversary and every third rider anniversary thereafter
- ❑ **Guaranteed Insurability Rider*:** Allows the insured to increase their total disability income coverage each year
- ❑ **Catastrophic Disability Rider*:** Pays an additional monthly benefit if the insured is catastrophically disabled.
- ❑ **Residual Disability Rider*:** Pays a monthly benefit if a disability prevents the insured from performing some job duties and their income decreases
- ❑ **Critical Accident Rider:** Pays a lump-sum benefit if the insured becomes disabled and confined to a hospital as an inpatient due to an injury sustained in a covered accident

*Not available with Accident-Only



Short-Term Disability

Income Protection

Base Policy Details

Issue Ages	18 through 60 (age last birthday)	
Occupation Classes	4A: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent 3A: day care worker, dentist, hygienist, graphic artist, physical therapist, hospital/surgical nurse 2A: carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber 1A: construction laborer, cleaning and maintenance services, firefighter ¹ , police officer ¹ , roofer, truck driver	
Maximum Weekly Benefits	\$50 to \$1,000 weekly: for Self-Employed or Commissioned Salesperson \$50 to \$1,500 weekly: for W-2 Employees	
Underwriting	No income verification No medical exams	
Benefit Periods	13-week, 26-week, 1-year, 2-year	
Elimination Periods	Accident and Sickness <ul style="list-style-type: none"> • 13-week: 0/7, 0/14, 7 or 14 days • 26-week: 0/7, 0/14, 7, 14 or 30 days • 1-year: 0/7, 0/14, 7, 14, 30, 60 or 90 days • 2-year: 30, 60 or 90 days 	Accident-Only <ul style="list-style-type: none"> • 13-week: 0, 7 or 14 days • 26-week: 0, 7, 14 or 30 days • 1-year: 0, 7, 14, 30, 60 or 90 days • 2-year: 30, 60 or 90 days
Underwriting Classes	Accident and Sickness Non-Tobacco/Tobacco	Accident-Only Standard – uni-tobacco
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time	

Benefits & Features

Total Disability Benefit: Pays the Total Disability Weekly Benefit if the insured person is totally disabled and the elimination period has been satisfied. Benefits will continue while the insured person is totally disabled up to the Maximum Benefit Period

Benefits will only be paid for one of multiple concurrent disabilities (disabilities occurring at the same time from different causes). Also, a recurrent total disability (a continuation of a prior disability from the same or related cause) will be considered a new total disability if separated from the prior total disability by a period of 180 days or more where the insured person is continuously employed on a full-time basis and not receiving any disability benefits under the policy or riders. A new total disability is subject to a new elimination period and starts a new maximum benefit period. Any other recurrent total disability is considered a continuation of a prior total disability, not subject to a new elimination period nor starting a new maximum benefit period

Partial Disability Benefit: Pays 50% of the Total Disability Weekly Benefit if the insured person is partially disabled and has resumed part-time employment following a period where they were receiving total disability benefits. Benefits will continue while the insured person is partially disabled up to the remainder of the Maximum Benefit Period, but no longer than 26 weeks

Presumptive Disability Benefit: Pays the Total Disability Weekly Benefit if presumptively disabled, regardless

Optional Riders

- ❑ **Catastrophic Disability Rider*:** Pays a weekly benefit if the insured is catastrophically disabled and the elimination period has been satisfied. Benefits are in addition to the policy's weekly benefit and continue while the insured is catastrophically disabled up to policy's maximum benefit period
- ❑ **Retroactive Injury Rider:** Pays a lump-sum benefit if an injury causes the insured to become totally disabled within 30 days of the injury, and the insured remains continuously totally disabled until the end of the elimination period
- ❑ **Return of Premium Rider:** Pays a returned premium benefit upon policy cancellation, policy lapse, the insured's death or the policy anniversary following the insured's attained age 65
- ❑ **Guaranteed Insurability Rider:** Gives the insured the option to increase their base policy's weekly benefit by purchasing additional amounts of insurance. Additional amounts have the same benefit period and elimination period as the policy. Increases do not require evidence of insurability and are based on the insured's current income and the issue and participation limits in effect on the option date. Premiums are based on the insured attained age and the current rates. The insured cannot exercise an option if disabled or receiving disability benefits
- ❑ **Stay-at-Home Spouse Disability Income Rider:** Pays a weekly benefit if the insured spouse is totally disabled and the elimination period has been satisfied. Benefits continue while the insured spouse is totally disabled up to the rider's maximum benefit period

of the insured person's ability to work or whether they are under a physician's care. The elimination period does not need to be satisfied to receive benefits

Waiver of Premium Benefit: Renewal premiums will be waived on the first premium due date after the insured person has been totally disabled for the elimination period or 30 consecutive days, whichever is longer. Any premiums paid during this period, which became due after total disability started, will be refunded. Waiver ends when the insured person is no longer receiving Total Disability Weekly Benefits

Childbirth Benefit*: Pays a lump sum benefit of two times the Total Disability Weekly Benefit, not to exceed \$500, if the insured person becomes disabled as the result of experiencing childbirth. Pays in addition to any Total Disability Weekly Benefit received due to complications of pregnancy

This benefit is payable for a maximum of one child per calendar year. A birth certificate is required for proof of claim. The elimination period does not need to be satisfied to receive the benefit

Organ Donor Benefit*: Pays benefits on the same basis as any other sickness if the insured person becomes disabled as the result of transplanting an organ or donating bone marrow from their body to another person

*Not available with Accident-Only



Graded Benefit Disability Income Insurance

Base Policy Details

Issue Ages	18 through 60 (age last birthday)
Occupational Classes	4A: accountant, architect, pharmacist, real estate agent, computer programmer, clinical nurse 3A: lab technician, speech therapist, surveyor, clergy, hospital/surgical nurse 2A: auto mechanic, carpenter, electrician, plumber, machine operator 1A: construction laborer, custodian, painter, roofer, mover
Maximum Issue Limits	4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000
Benefit Periods	2 years, 5 years or 10 years, based on occupation class
Elimination Periods	30, 60, 90, 180 or 365 days, based on benefit period
Underwriting Classes	Male/Female; Tobacco/Non-Tobacco
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70 if employed full time

Benefits & Features

A great solution for clients who are unable to qualify for traditional DI because of current or past health challenges

Grading: Monthly benefits for disability from sickness during the first two policy years are graded

Two-Year Own Occupation Definition: Pays monthly benefits during the first two years if your client can't work in their regular occupation, even if they can work in another occupation

Partial Disability Monthly Benefit: Pays 50% of the monthly benefit if your client is partially disabled and has resumed part-time work after receiving total disability payments

Waiver of Premium Benefit: Waives the premium for your client during a total disability

Home Modification Benefit: If your client is totally disabled, Assurity helps pay for modifications to your client's home to improve access or use of facilities

Survivor Benefit: Pays your client's beneficiary or estate a lump sum of three times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

Vocational Rehabilitation Benefit: If receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

Presumptive Disability Benefit: Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

Optional Riders

- Graded Benefit Supplemental Disability Income Rider:** Pays a monthly benefit to your client minus any social insurance or government benefits
- Own Occupation Rider:** Extends the client's own-occupation definition of total disability from two years to five years, or to the entire benefit period



Business Overhead Expense Disability Income Insurance

Base Policy Details

Issue Ages	18 through 60 (age nearest birthday)
Occupational Classes	4A: accountant, architect, computer programmer, pharmacist, real estate agent 3A: florist, graphic artist, speech therapist, locksmith, computer repair 2A: auto mechanic, beautician, brick layer, carpenter, electrician, farmer, landscaper, plumber
Maximum Issue Limits	\$20,000
Benefit Periods	1 year or 2 years
Elimination Periods	30, 60 or 90 days
Underwriting Classes	Male/Female; Tobacco/Non-Tobacco
Non-Medical Limits	Ages 18-50: up to \$5,000; Ages 51-55: up to \$2,000; Ages 56-60: up to \$1,500
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70

Benefits & Features

Own Occupation Definition of Disability: If disability due to sickness or injury keeps your client from doing the substantial and material duties of their occupation and requires the care of a physician

Non-Tobacco rates for no use in the last 12 months

Conversion Privilege: Coverage may be converted to an individual disability income insurance policy

Waiver of Premium Benefit: Waives the premium for your client during a total disability

Partial Disability Benefit: Pays 50% of the monthly benefit if your client is partially disabled and has returned to work part time after receiving total disability payments

Presumptive Disability Benefit: Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period or whether your client is working

Rehabilitation Benefit: If receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help your client return to work

Survivor Benefit: Pays your client's beneficiary or estate a lump sum of two times the monthly benefit if your client dies while totally disabled after receiving 12 months of benefits

Advantages for Small Business Owners

- **Business Owner Occupation Class Upgrade** for eligible clients
- **5% Multi-Life Discount** on BOE if a total of three or more individual disability and BOE policies are issued to employees at the same workplace

Covered Expenses

These are defined items incurred by the business owner, which are usual and customary in the operation of the business or profession. These expenses must be generally accepted as tax-deductible overhead expenses.

Examples:



Employee salaries, wages and benefits



Utilities, laundry, janitorial, office maintenance



Rent or mortgage (greater of depreciation or regularly scheduled payments)



Property taxes, other fixed expenses, property and liability insurance premiums



Office furniture and equipment (lease payments or greater of depreciation or regularly scheduled payments)



Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Service

800-276-7619
Ext. 4264

Find out more

[assurity.com](https://www.assurity.com)

Certified



This company meets the highest standards of social and environmental impact

Corporation

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Policy Form Nos. I H2401, A-D 106, I H1617, I H2016, and Rider Form Nos. R I1618, R I1619, R I2019, R I2020, R I2022, R I2023, R I2024, R I2025, R I2403, R I2404, R I2405, R I2406, R I2407, R I2408, R I2409, R I2410, R I2411, R I2412, R I2413, R I2414 and R I2415 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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