Assurity®

Long-Term DI Income Protection+

What's Changed from Century+

Product Features	
Policy Type	Added Accident-Only with 1 Year, 2 Year, 5 Year, and 10 Year benefit periods
Conditional Renewability	Increased from age 75 to renewable for life
Definitions of Disability	Now with four built-in policy definition options, including the choice of Modified Own-Occupation: • True Own Occupation for the entire benefit period • True Own Occupation for two years then Any Gainful Occupation • Own Occupation and Not Working (often referred to as Modified Own-Occ) for the entire benefit period • Own Occupation and Not Working for two years (Modified Own-Occ) then Any Gainful Occupation
Pregnancy	Changed to cover disability from normal pregnancies after the longer of 90 days or the elimination period
Issue Options	
Issue Ages	Updated from Age Nearest Birthday to Age Last Birthday Increased maximum age from 60 to 64
State Availability	Not yet approved in: CA, NY
Occupation Class	Added 6A and 5A
Benefit Periods	Added To age 70
Elimination Periods	Added 730 Days Built in an Accumulation Period, allowing the elimination period to be satisfied in non-consecutive days
Policy Benefits	
Partial Disability	Now payable after the elimination period, without requiring prior total disability
Rehabilitation	Enhanced benefits by now covering workplace modifications to improve access or use of facilities
Survivor	Updated to pay 3X the monthly benefit instead of 6X but removing the requirement that benefits be paid 12 consecutive months
Childbirth*	Added $500 lump sum payable for any delivery
Discounts and Upgrades	
Multi-Life Discount	Increased from 15% to 20% for three or more insured persons, instead of policies
Business Owner Upgrade	Removed restrictions – riders and base-only I&P limits will now be available according to the new occupation class
Spouses Discount**	New 10% discount on both DI policies issued to two insured spouses at the same time
Optional Riders	
Benefit Increase Rider	New no-cost future increase option offered every third policy anniversary that need only be exercised every six years to maintain
Catastrophic Disability Rider*	Now pays more monthly benefit, instead of longer benefit period (necessary per regulation)
COLA Rider	Renamed from the prior Automatic Increase Benefit Rider and now also offering a 3% adjustment option
Critical Accident Rider	New rider providing a layer of coverage for serious accidents paying escalating benefits depending on the length of hospital stay
Guaranteed Insurability Rider*	Waiving the past Guaranteed Insurability Rider guideline, requiring the applicant to accept 75% of the monthly benefit eligible to them at issue, and allowing increases of 3X the combined base and SDIR monthly benefit instead of 2X
Mental Disorder Rider*	Added to remove the policy limitation on mental disorders for a cost, including substance abuse
Non-Cancelable Rider*	Now available for all benefit periods, including 10 Years and To age 65/67/70
Residual Disability Rider*	More effective coverage now with an inflation adjustment to the prior income and definitions consistent with total and partial disability benefits
Enhanced Residual Disability Rider*	Same as the Residual Disability Rider, but with added recovery benefits
Return of Premium Rider	Targets 100% return of premium at age 65, instead of the past ROP schedule returning 100% after 25 years
Stay-at-Home Spouse Rider	Now available on Long-Term DI and Short-Term DI Income Protection
Supplemental Disability Income Rider (SDIR)	Maximum limit increased from $1,800 to $3,000 of monthly benefit and now including the SDIR monthly benefit in partial and residual disability benefit calculations

*Not available with Accident-Only

**Spouses Discount not available with the Multi-Life Discount.

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