Long-Term Disability
New Income Protection+

Broader placement.
Better outcomes.

Assurity®

Today's Presenters

Jane Doe

Vice President,
Blah Blah

John Doe

RVP,
Blah Blah

NEW

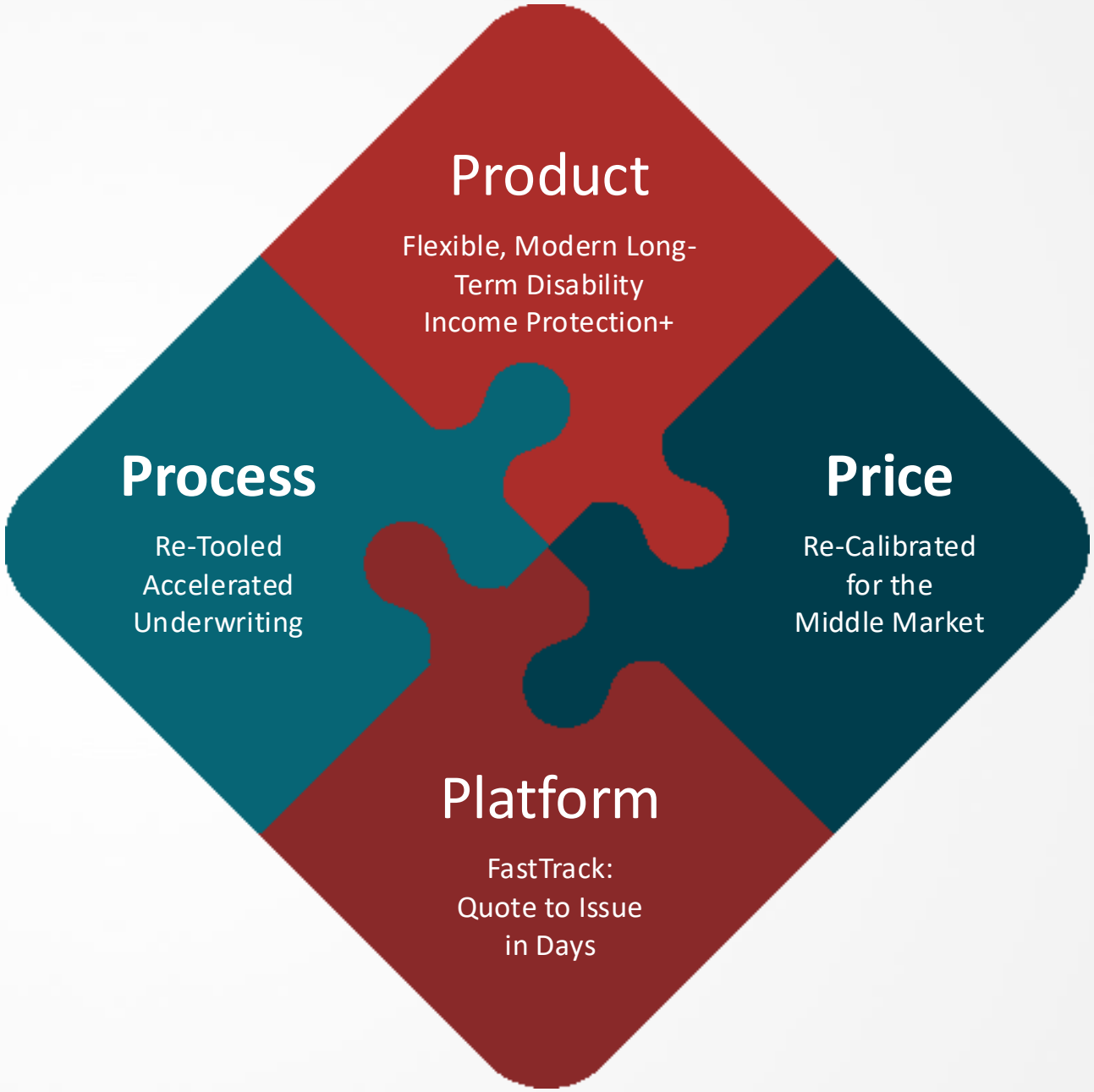
Long-Term Disability Income Protection+

Rebuilt for growth from the ground up through agency collaboration.

DI Portfolio that Improves Return on Time

- Long-Term Disability | Income Protection+
- Short-Term Disability | Income Protection
  - Accident & Sickness or Accident-Only options
- Graded Benefit Disability Income
- Business Overhead Expense

Engineered for Your Agency Workflow



Adapting to a Shifting Workforce

- Extending the maximum issue to 64
- Adding ‘To Age 70’ benefit period
- Adding ‘730 Days’ elimination period
- Multi-occupation underwriting

Reaching broader markets of working professionals

- Adding **6A and 5A occupation classes** to improve what we offer to professionals and executives
- Extending availability of the **Non-Cancelable Rider to all benefit periods**
- Adding new riders popular with higher incomes including the **Enhanced Residual Disability Rider** and the **Mental Disorder Rider**

Flexible, Built-In Disability Definition Options

- **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

New Product Features Now Available

- Benefit Increase Rider (No cost)
- Adding a policy Accumulation Period
- Improving Partial Disability
- Mental Disorder Rider*
- Enhanced Residual Disability Rider
- Adding a Stay-at-Home Spouse Rider
- Updating the Return of Premium Rider

*Not available with Accident-Only coverage

Elimination Period & Accumulation Period

A real flexibility advantage – ***No penalty for trying to work again***

Non-consecutive elimination days are genuinely valuable for:

- Professionals with **episodic conditions** (back issues, migraines, mental health, autoimmune).
- Clients who **try to work through an illness/injury,** then relapse.

Example: 90 Elimination Period = 180 Days accumulation period

**Your elimination period doesn't have to be consecutive days. If your disability comes and goes, the days can still count—if they fall within a broader window.*

Partial Disability Monthly Benefit

Reality

Most recoveries aren't black and white. A professional may still be able to work just:

- Fewer hours
- Fewer duties
- At lower productivity or income

They're **not totally disabled…**
but they're **not fully back either.**

How this policy is different

After the elimination period, you can receive a **Partial Disability Benefit even if you have not previously been totally disabled.**

- Pays **50% of the total disability monthly benefit**
- Supports partial work or reduced capacity
- Available for **up to six months**

Benefit Increase Rider – No cost guaranteed insurability

Starting in year 3 and every 3 years after – the insured has the option to:

- Increase their total disability monthly benefit
- Purchase additional coverage as income grows

Clients Love

- Coverage staying relevant as income rises
- No pressure to overbuy early
- Future flexibility without rethinking the entire policy

Producers Love

- Regular, built-in review conversations
- Ongoing value beyond the initial sale
- A reason to reconnect that isn't "something went wrong"

Four Phases of Disability

Residual & Enhanced Residual Riders – Back to Work Doesn't Mean Back to Normal

I can't work at all

- No work capacity
- No income
- Full disability benefits pay

Total Disability Benefit

I can work… but not like I used to.

- Reduced duties or hours
- Income partially returns
- Still medically impaired

Residual Disability Rider
Pays based on actual income loss
Minimum 50% benefit for first 6 months

I'm back full-time, but earnings haven't recovered.

- Same hours as before
- Any occupation
- Income still down 20% or more

Enhanced Residual Disability Rider
Pays even though the insured is no longer disabled

I'm back to normal.

- Full capacity
- Full income
- No benefits needed

Benefits End Naturally

Mental Disorder Rider

Removing Limitations

While the rider is in force:

- Disabilities due to mental disorders are treated the same as any other sickness
- Coverage is based on impact on ability to work, not diagnosis
- Substance abuse, as defined, is included

Producers Love

- Equal protection for mental and physical health
- No arbitrary caps for mental health claims
- Clarity when clients need certainty most

Stay-at-Home Spouse Rider

Insure the person who makes the household work

Pays a monthly benefit when:

- Insured spouse is totally disabled
- Elimination period has been satisfied

Benefits continue while the spouse remains totally disabled, up to the rider's **Maximum Benefit Period.**

Why This Matters:

- Helps offset the cost of replacement care
- Protects the household, not just the paycheck
- Acknowledges the real economic value of unpaid work

Return of Premium Rider

Objection – What if I pay all this money and never need it?

How it works if policy ends due to:

- Policy cancellation or lapse
- The insured's death
- Or the policy anniversary following age 67

A portion – or even **100%** - of eligible premiums an be returned.

How it grows over time:

- Return percentages begin at **10% after five years**
- Increases each year with policy duration
- Reach **100% by attained age 65**
- Reduced only by benefits actually paid

Updated Occupation Classes

Immediate pricing opportunities in your existing book

Professionals

Accountants	4A	→ **6A**
Engineers	4A	→ **6A**
Teachers	4A	→ **5A**

Healthcare

Nurses Clinic	4A	→ **5A**
Nurses Hosp/Surg	3A	→ **4A**

Skilled Trades

Electricians
Carpenters
Truck Drivers

→ **Strong 2A Definitions**

Occupation Class Examples

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

Addressing Underwriting Friction

Underwriting Requirements	Traditional DI Industry Standard	Assurity Long-Term Disability IP+
No Medical Exam (Ages 18-50)	Up to $3,000 to $5,000/mo.	Up to $10,000/mo.
No Financials (W-2)	Up to $3,000/mo.	Up to $8,000/mo.
No Financials (1099)	Case by case	Up to $6,000/mo.

Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk on any application.

Income Protection+
Issue & Participation Limits

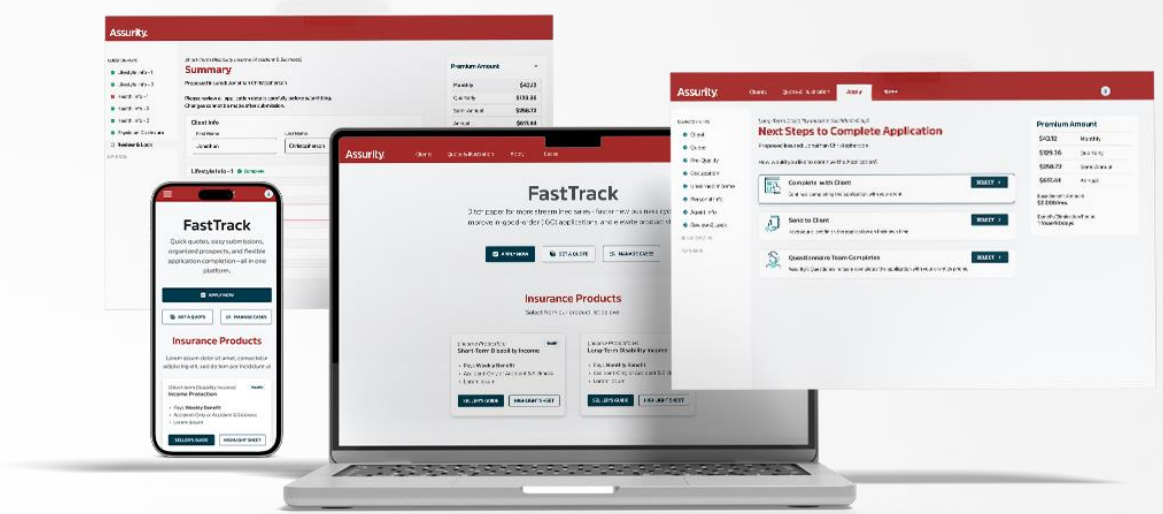
Occ Class	Income Protection+	Century+
6A	$30,000	NA
5A	$30,000	NA
4A	$30,000	$20,000
3A	$30,000	$20,000
2A	$15,000	$10,000
1A	$10,000	$8,000

In Good Order (IGO) = Speed to Issue

- Need electronic vs paper applications to increase
  - 10-day difference in turn around on applications
  - 20-day turn around currently on Century+
- Accelerated Underwriting – rules engine completely retooled
- Application shorter and easier to fill out
- More instant decisions, less pending

FastTrack: Accelerating Speed to Market

Built for simplicity and your success.



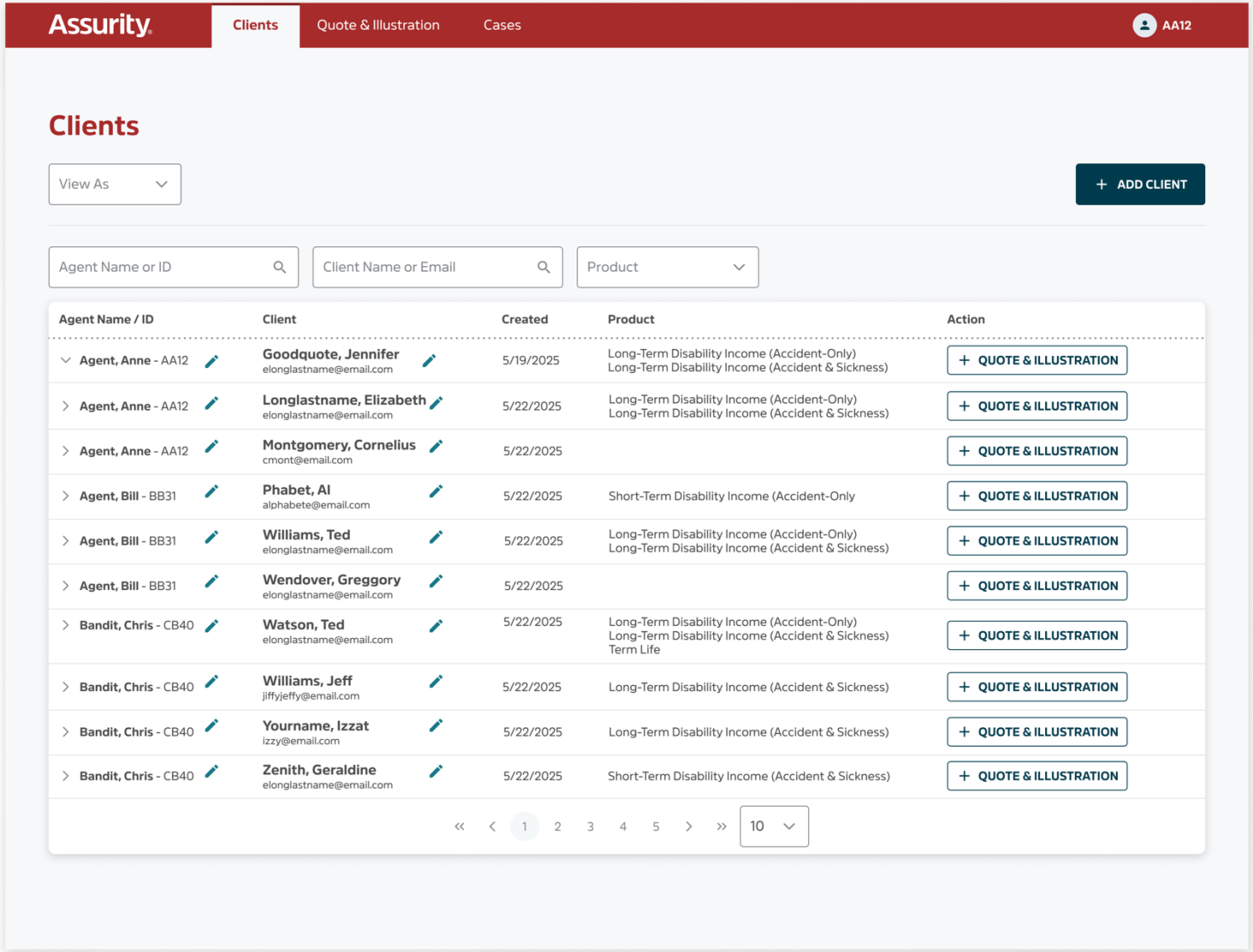
Start Smarter

Stay in Control with Case Management

Simplify the Application Process

Results That Move Your Business Forward

FastTrack Client Screen



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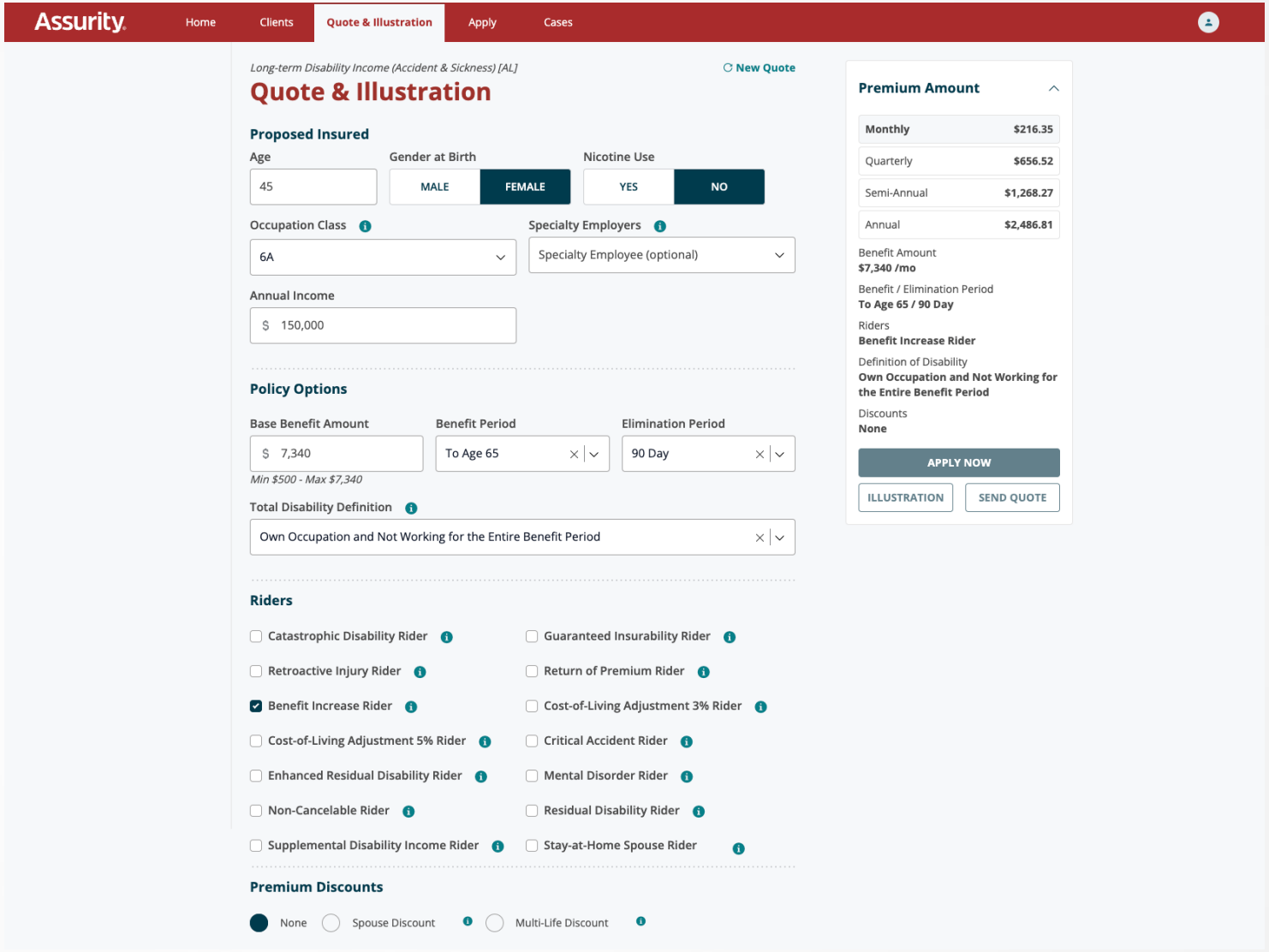
FastTrack Quote to Illustration



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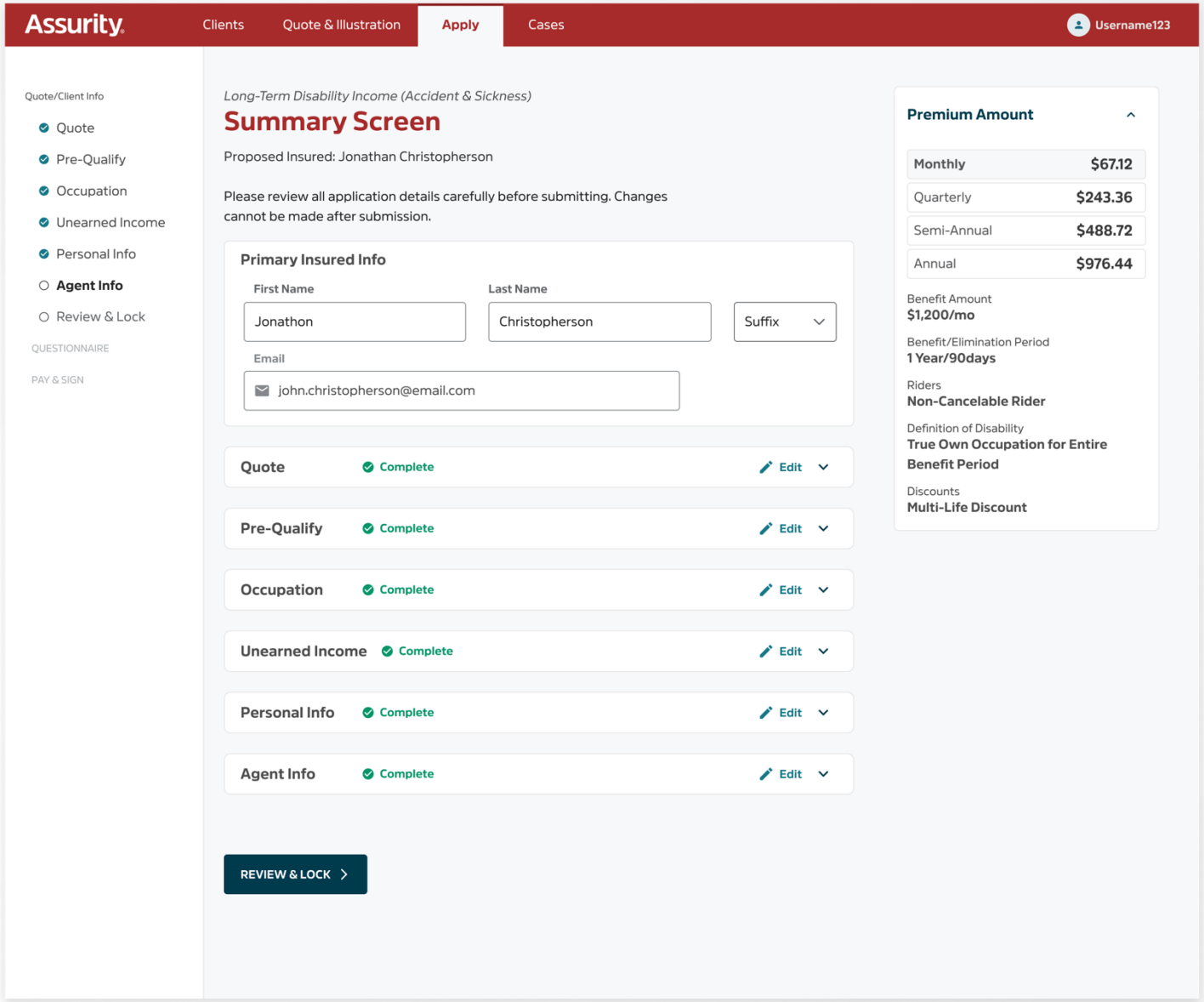
FastTrack Summary Screen



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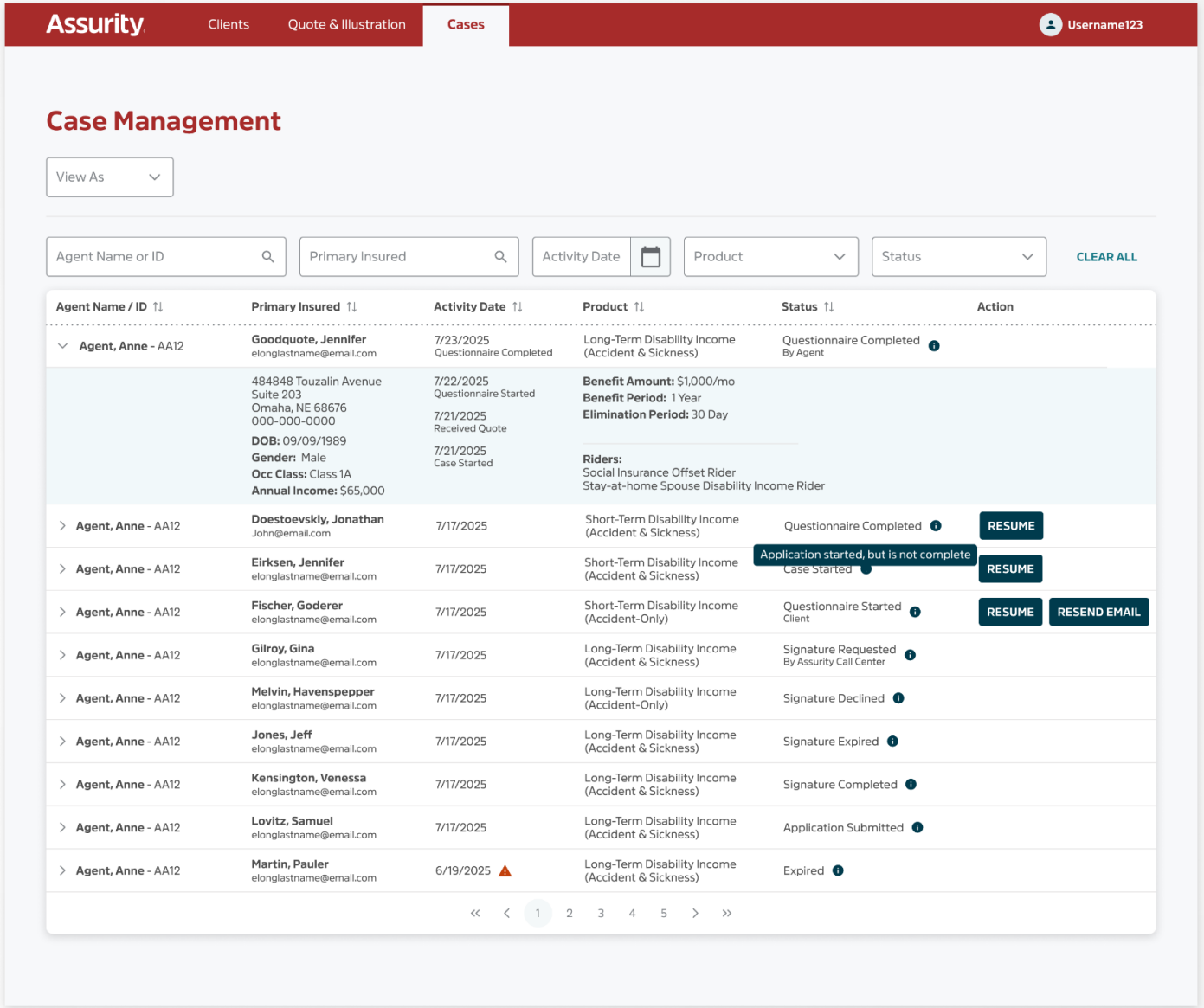
FastTrack Case Management



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Small Business Owner Advantages

Win Owners

- Occupation Class Upgrade
- 20% Income Enhancement

Expand the Relationship

- 20% Multi-Life Discount on 3+ insureds – owner plus key employees

Protect the Business

- 5% Discount on Business Overhead Expense

Middle-Income Focus

- Raising the SDIR maximum limit to $3,000 of monthly benefit
- Updating the COLA Rider (previously Automatic Benefit Increase Rider) with both a 5% option and a more affordable 3% increase option
- Spouses Discount of 10 percent for both insured policies and a $500 lump sum Childbirth Benefit
- Adding the Accident-Only option to 1 Year, 2 Years, 5 Years, and 10 Years benefit periods for those working with tight budgets

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Questions?



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