Assurity®

Long-Term Disability Insurance

Income Protection+

Seller's Guide

Empowering Agents to Protect Clients' Most Valuable Asset

As a leader in disability income (DI) insurance, we've designed this seller's guide to help you identify the right prospects, integrate income protection into comprehensive financial planning, demonstrate the value of coverage and close more sales.

Our Income Protection+ product delivers the flexibility and affordability middle-market clients need — including Accident and Sickness or Accident-Only coverage, multiple definitions of disability, a range of benefit and elimination periods, plus built-in benefits and optional riders.

Where We Fit Best

Income Protection+ is designed for:

- **25- to 55-year-old working Americans** who rely on their paycheck to support their family and lifestyle
- **Household incomes of $50,000 to $200,000,** including dual-income families
- **Middle-income occupations** such as realtors, teachers, electricians, nurses and physical therapists — groups often underserved by traditional disability coverage
- **Small business owners and self-employed professionals** who need protection for both their family and their business
- Individuals who may have group long-term disability insurance but want **supplemental coverage** to close gaps

Tip: Prospects often overlook the impact of a disability. Ask questions like, "How long could you go without a paycheck before it became difficult to pay your bills?" and "How would you afford your mortgage or rent if your paycheck stopped?" to spark awareness.

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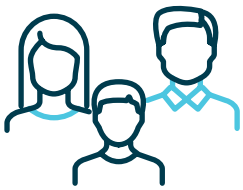
Opportunities in Today's Market



Although nearly everyone who relies on their income should protect it, certain segments present particularly strong opportunities.

The Middle Market

A large population of nurses, real estate agents, teachers, electricians and small business owners have little or no individual disability coverage. The need is real and the competition is low.

Group Coverage Gaps

Many employers offer group long-term DI, but benefits are often taxable, capped at lower amounts and may not follow employees when they change jobs. Supplementing group coverage with individual DI ensures clients receive tax-free benefits and full protection.

Small Business Owners

Business owners often overlook income protection, focusing instead on liability and property insurance. Education and riders like Return of Premium for business expense coverage can open conversations.

Cross-Selling Opportunities

Leverage your existing Property & Casualty or Life book of business. Use policy reviews and annual check-ins to identify clients with insufficient income protection and introduce individual DI as a complement to their existing coverage.

Targeting Emerging Workforces

The modern workforce is evolving. In addition to traditional employees, more people than ever are freelancers, gig-economy workers, consultants and remote professionals. These individuals often lack employer-sponsored benefits and need portable, flexible coverage that adapts to fluctuating income.

Freelancers & Gig-Economy Workers

Because their income can vary from month to month, gig workers may assume disability coverage is out of reach. Emphasize that our product allows them to choose benefit amounts and elimination periods that fit their budget and that benefits follow them regardless of employer or contract status.

Multiple Income Streams

Clients with side businesses or part-time gigs can combine income from different sources to determine their benefit need. Encourage them to consider how a disability affecting their primary occupation could impact their overall financial stability.

Remote Professionals

Remote workers may relocate frequently or work across state lines. Highlight the portability of individual coverage and the ability to maintain protection even when changing employers or moving locations.

Tip: By acknowledging these emerging workforces in your prospecting and marketing, you expand your reach and demonstrate that disability insurance isn't just for traditional 9-to-5 employees.

Prospecting Where We Fit Best

Accountant (33, M)

With high participation in employer retirement plans and stable earnings, many accountants need protection during long-duration earning years.

Occupation Snaphot

- 1.6 Million Jobs
- $81,680 median income
- True Own Occupation supports profession protection
- Benefit Increase Rider preserves growth without medical underwriting

Get Playbook

Case design, sample premiums, and rider recommendations

Registered Nurse (32, F)

This fast-growing workforce faces repetitive physical demands – supplement employer benefits to create lasting protection.

Occupation Snaphot

- 3.4 Million Jobs
- $93,600 median income
- Own Occupation and Not Working aligns to clinical duties
- Verify elimination period of employer plans to reduce overlap

Get Playbook

Case design, sample premiums, and rider recommendations

Teacher (30, F)

Stable employment and strong employer benefits; place more business by designing protection that coordinates with existing coverage.

Occupation Snaphot

- 1.54 Million Jobs
- $62,340 median income
- Cases place best when designed as supplement to existing benefits
- Residual can help in partial-loss scenarios

Get Playbook

Case design, sample premiums, and rider recommendations

Software Developer (29, M)

Fill gaps in employer coverage to create opportunities in this high-income market with long earning horizons.

Occupation Snaphot

- 4.4 Million Jobs
- $132,900 median income
- True Own Occupation protects specialty technical skills
- Guaranteed Insurability Rider support rapid income growth

Get Playbook

Case design, sample premiums, and rider recommendations

General Contractor/Owner (38, M)

Strong but variable income and exposure to physical risk or business dependency make it critical to design coverage that fits the real work being performed.

Occupation Snaphot

- 1.5 Million Jobs
- $104,900 median income
- Definitons and riders align with occupation risk
- Conservative benefit design improves issue rates
- Residual Disability Rider can help in partial-loss scenarios; Benefit Increase Rider preserves long-term growth.

Get Playbook

Case design, sample premiums, and rider recommendations

Real Estate Agent (35, M)

Drive sales by protecting against residual disability costs in this market with commission-based income and variable earnings.

Occupation Snaphot

- 532k jobs
- $56,320 median income
- Commission income is most vulnerable to partial disability; Enhanced Residual Disability Rider is the primary protection
- Guaranteed Insurability Rider supports future income growth

Get Playbook

Case design, sample premiums, and rider recommendations

Incorporating DI into Financial Planning

Help clients build stronger, more complete financial plans with Income Protection+.

OR

Make Income Protection+ a natural part of every client conversation.

1. **Begin with Goals and Risks**
   Understand your client's long-term goals — buying a home, funding education, retiring comfortably — and highlight how a disability could derail those plans.
2. **Evaluate Existing Protection**
   Assess their current group long-term disability coverage (if any), savings and other income sources. Educate clients about tax implications and benefit caps of group plans.
3. **Align Coverage with Income Needs**
   Use our Coverage-Needs Calculator to estimate the monthly benefit required to maintain their lifestyle. Demonstrate how customizing elimination and benefit periods affects premiums and cash flow.
4. **Highlight Tax-Free Benefits**
   Emphasize that individual disability benefits are generally tax-free when premiums are paid with after-tax dollars, increasing the real value of coverage.
5. **Plan for Business Continuity**
   For business owners, discuss additional coverage for business overhead expenses and how riders can protect their company.

Tip: The key is to position DI as a fundamental component of a holistic financial plan—alongside life insurance, retirement savings and emergency funds. When clients see DI as essential rather than optional, they are more likely to commit.

Product Overview

Long-Term Disability Insurance
Income Protection+

Flexible coverage. Strong own-occupation protection. Simple underwriting.

Income Protection+ helps protect your income if you're unable to work due to injury or illness while offering customizable options to fit your job, budget, and long-term goals.

Why Income Protection+

- Four policy-embedded Occupation definition choices to simplify conversations
- Choice of Accident & Sickness or Accident-Only coverage
- Flexible benefit amounts, benefit periods, and elimination periods
- Broad rider selection to tailor coverage as needs change

Coverage Highlights

- Issue Ages **18–64**
- Monthly benefits up to **$30,000**
- Benefit periods from **1 year up to age 70**
- Elimination periods from **30 to 730 days**

(Not all Benefit Period and Elimination Period combinations are available)

Built-In Benefits

Included at no extra cost:

- Partial & Recurrent Disability Benefits
- Presumptive Disability Benefit
- Waiver of Premium Benefit
- Survivor & Rehabilitation Benefits
- Home Modification Benefit

Optional Enhancements

Popular riders include:

- Benefit Increase Rider (No cost)
- Catastrophic Disability Rider*
- Cost-of-Living Adjustment (COLA) Rider
- Guaranteed Insurability Rider*
- Residual and Enhanced Residual Disability Riders*
- Return of Premium Rider
- Stay-at-Home Spouse Rider
- Supplemental Disability Income Rider

Added Value

- Simplified underwriting
  - No medical exams for eligible amounts
  - No income verification up to set limits
- Discounts available for multi-life, spouses, and eligible business owners

*Not available with Accident-Only

Educating Clients on Value for Their Dollar

Clients often hesitate because they perceive disability insurance as expensive or unnecessary. Use these strategies to demonstrate value:

Compare Cost vs. Benefit

Present simple scenarios showing how a modest monthly premium (e.g., $125/month) can provide thousands in tax-free benefits if a disability occurs. Our seller's brochure includes sample scenarios to help clients visualize the trade-off.

Highlight Tax Advantages

Benefits are generally tax-free when premiums are paid with after-tax dollars, increasing the net value of coverage.

Focus on Income Replacement

Remind clients that disability insurance is designed to replace lost income—protecting their ability to pay for housing, groceries, debt and retirement contributions. The intangible peace of mind is invaluable.

Emphasize Affordability

Discuss options such as choosing a longer elimination period or shorter benefit period to lower premiums. Explain that younger clients secure lower rates and can add riders later.

Use Real-Life Examples

Share testimonials (anonymized) that illustrate how coverage enabled individuals to maintain their lifestyle while recovering.

Overcoming Objections

Agents frequently encounter objections when selling disability insurance. Prepare responses using these common situations:

Objection	Response
"I have group disability insurance."	Group plans often cover only 40–60% of income, benefits may be taxable and coverage may not be portable. Individual coverage supplements group benefits, ensuring full, tax-free income replacement and follows you when you change jobs.
"I'm healthy and unlikely to become disabled."	The majority of long-term disability claims arise from illnesses and medical conditions rather than accidents. Statistics show that one in four working adults will experience a disability during their career[1] and disabilities can happen at any time. Securing coverage before health issues arise guarantees insurability.
"It's too expensive."	Premiums can be adjusted by tailoring elimination periods, benefit periods and riders. For the cost of a daily coffee, clients can protect thousands of dollars in monthly income. Highlight multi-life and spouse discounts.
"I have sufficient savings."	The average disability lasts about three years, and most households do not have more than a few months of savings[2]. Disability insurance preserves savings and retirement accounts and prevents debt accumulation.
"I'm self-employed; I'll just work less."	If a disability prevents you from performing key duties, your income could drop significantly. Residual disability riders and flexible definitions allow benefits when you're working part-time or in a different role.

Step-by-Step Sales Process

1. Pre-Approach & Prospecting

- Leverage your existing book of business (life, P&C) to identify clients lacking disability coverage. Use annual policy reviews to uncover gaps in income protection and introduce individual DI as a complementary solution.
- Send a pre-approach email (page 13) that introduces the importance of income protection and invites discussion.

2. Discovery Conversation

- Use needs-based questions: “What would happen if you couldn’t work for six months?” or “What portion of your income is essential to maintain your lifestyle?”
  Discuss current coverage and gaps.

3. Education & Solution Presentation

- Present a high-level overview of how Income Protection+ works and customize benefits using our calculator. Show cost vs. benefit scenarios relevant to the client’s occupation and income.

4. Handling Objections

- Address concerns using the objection responses above.
- Emphasize the flexibility and value of the product.

5. Close & Application

- Summarize the client’s needs and proposed solution.
- Encourage prompt action to secure insurability and lock in rates.
- Assist with the e-application process and follow up through underwriting.

Conversation Tools

Pre-Approach Email Template

Subject: Protect Your Most Valuable Asset — Your Income

Body: *Hi [Client Name],*

As your trusted advisor, I'm always looking for ways to strengthen your financial plan. One area that's often overlooked is income protection. If an illness or injury prevented you from working, how long could you maintain your current lifestyle?

I'd like to share how our Income Protection+ coverage can replace a portion of your income tax-free and help you stay on track with your goals. Would you be open to a brief conversation this week to explore your options?

Thank you,
[Your Name]

Phone Script for Prospecting

"Hi [Name], this is [Your Name]. I've been reviewing my clients' financial plans and noticed many overlook protecting their income. If an illness or injury kept you from working, how would that impact your family and goals? I work with a flexible plan that provides tax-free monthly benefits to replace lost income. Could we schedule 15 minutes to see if this could be a fit for you?"

Social Media Post Ideas

Educational Fact: "1 in 4 working adults will experience a disabling illness or injury during their career. Are you prepared? Learn how Income Protection+ can safeguard your paycheck. *[Link]*"

Client Story: "Meet Sarah, a pharmacist who relied on our disability insurance while recovering from surgery. Read her story and see how coverage can support you. *[Link]*"

Myth-Busting: "Think workers' comp will cover you? Think again! Illnesses, not accidents, cause most disabilities. Long-term Individual DI pays benefits when you need them most. *#IncomeProtection*"

Tip: Remember to listen actively, ask probing questions and emphasize the importance of acting before a health issue arises.

How much coverage do I need?

Disability insurance helps replace a portion of your income if you're unable to work, so it's important to understand your regular bills. Think about what it takes to keep your household running each month. If a disability lasts longer, you may also want to plan ahead for needs like retirement or education costs.

Start by looking at your monthly bills

Mortgage or rent	+	
Car payment	+	
Student loans	+	
Credit cards	+	
Childcare	+	
Electric/water/gas	+	
Groceries	+	
Cell phone	+	
Internet/streaming	+	
Other		
Total	=	

Choose a monthly benefit amount to help cover the bulk of your expenses.

Underwriting & Eligibility

All you need to set proper expectations and streamline applications.

1. Occupation Class

Your client's job duties determine their occupation class. We classify occupations from 6A (executive/knowledge workers) to 1A (higher risk).

- **Class 6A:** accountant, architect, computer programmer, pharmacist, engineer, optometrist
- **Class 5A:** real estate agent, clinical nurse, teacher, office manager, small animal veterinarian
- **Class 4A:** hospital/surgical nurse, clinical physician, secretary, car salesperson
- **Class 3A:** physical therapist, dental hygienist, lab tech, graphic designer
- **Class 2A:** truck driver, carpenter, electrician, plumber, chef, farmer, landscaper, auto mechanic
- **Class 1A:** custodian, roofer, exterminator, chiropractor, auto body repair

2. Income & Financial Background

Monthly benefit amount and premium are based on the client's occupation class and income. That's why we require financial documentation to verify income. If you we need it, we'll ask for federal tax returns or other common forms of documentation.

3. Medical History

No automatic medical exam is required for benefit amounts up to $10,000 for clients aged 18–50; no income verification is required up to $8,000 ($6,000 for 1099 or self-employed). Note that the company reserves the right to order additional evidence of insurability.

Pre-Underwriting Checklist

Before You Quote

- [ ] Confirm occupation duties (time-split) align with the intended occupation class; do not rely on title alone.
- [ ] Confirm employment type: W-2, 1099, business owner, or multiple income sources.
- [ ] Confirm tobacco status and basic health history flags (height/weight, meds, recent treatments) to avoid re-quoting.
- [ ] Confirm existing employer benefits (STD/LTD), especially for teachers and hospital-employed professionals.

Before You Design

- [ ] Select the most appropriate Total Disability Definition option for the occupation and protection goal.
- [ ] Set a conservative base Monthly Benefit that fits financial underwriting guidelines; use the Benefit Increase Rider (no cost) for growth.
- [ ] Choose Elimination Period to coordinate with employer STD or client savings strategy (commonly 90 or 180 days).
- [ ] Select riders that match the occupation's risk and client's need.

Before You Submit

- [ ] Ensure the application, occupational duties, and illustration match (inconsistency triggers underwriting follow-up).
- [ ] Be ready with financial documentation if the case is 1099/self-employed or if benefits are being pushed higher.
- [ ] Avoid post-submission redesign unless underwriting requires it; frequent changes slow the case and can impact pricing.
- [ ] Set expectations with the client on underwriting steps and timeline up front.

Resources & Continuing Education

Agent Training Videos

Leverage our online video library for guidance on selling to existing clients, engaging small business owners and cross-selling life and P&C products. These resources emphasize identifying the right clients, supplementing group coverage and expanding sales with optional riders.

Podcasts & Webinars

Subscribe to industry podcasts and join webinars featuring experienced producers sharing best practices for approaching clients and handling objections.

Marketing Toolkit

Access brochures, presentations and social media graphics to support your outreach.

Quote & Application Tools

Use our digital quoting platform to generate proposals and submit applications quickly.

Here Are a Few Basic Terms to Get You Started

Clients often hesitate because they perceive disability insurance as expensive or unnecessary. Use these strategies to demonstrate value:

Benefit Period: The maximum length of time benefits are payable for a given period of total or partial disability. Options typically range from one year up to age 70. Longer benefit periods increase the cost of coverage but provide extended protection.

Elimination Period: The number of days the insured must be disabled before being eligible for benefits as shown on the policy schedule or rider schedule. These days need not be consecutive, but they must be satisfied within the Accumulation Period. Benefits will not be paid during the Elimination Period.

True Own Occupation: A definition of total disability in which benefits are paid if the insured cannot work at their regular occupation at the time of disability—even if they are able to work in another occupation. Example: A surgeon who can no longer perform surgeries due to a hand injury but can still teach earns benefits while teaching.

Own Occupation and Not Working: A definition of total disability in which the insured must be unable to work at their regular occupation and not working in any other job to qualify for benefits. This definition encourages the insured to refrain from working in another capacity during recovery.

Any Gainful Occupation: An occupation which fits the insured by education, training, or experience and replaces or is expected to replace 60 percent or more of their prior monthly income.

Residual/Partial Disability: Coverage that pays partial benefits when the insured can perform some but not all of their job duties or experiences a loss of income due to disability. Residual benefits allow clients to transition back to work without losing all benefits.

Presumptive Disability: The insured's permanent and irrevocable loss, because of their injury or sickness, of one of the following: speech, hearing in both ears, sight in both eyes, use of both feet, use of both hands, or use of one hand and one foot.

Non-Cancelable vs. Guaranteed Renewable: A non-cancelable policy guarantees that premiums cannot be increased and coverage cannot be modified up to a specified age. A guaranteed renewable policy ensures the insurer cannot cancel coverage but may adjust premiums for an entire class of insureds.

Morbidity vs. Mortality Underwriting: Disability insurance underwriting is based on morbidity, which estimates the likelihood of becoming disabled and the duration of disability. Life insurance underwriting is based on mortality, which assesses the likelihood of death. Because morbidity risk is generally higher than mortality risk at working ages, disability premiums may seem higher than comparable life premiums.

Occupation Class: A classification assigned to occupations based on duties and risk of injury or illness. Occupation class affects premium rates and maximum benefit amounts.

Built-In vs. Optional Riders: Built-in benefits are included in the base policy at no extra cost (e.g., waiver of premium), while optional riders (e.g., Cost-of-Living Adjustment, Return of Premium) can be added for additional premium to customize coverage.

Assurity®

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 Connections

(800) 276-7619
Mon - Thurs: 7 a.m. - 6:30 p.m. CT
Friday: 7 a.m. - 5 p.m. CT

Application Questions
Phone: (800) 276-7619 Ext. 4264
Email: underwriting@assurity.com
Fax: (402) 437-4606

In-Force Policy Questions
Phone: (800) 276-7619 Ext. 4279
Email: clientservices@assurity.com
Fax: (402) 437-4658

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Phone: (800) 276-7619 Ext. 4484
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Lincoln, NE 68501-2533

1. Disability Benefits, Social Security Administration, 2025
2. Bank of America Institute Analysis, 2025

Special guidelines apply for government employees, please refer to the underwriting guide.

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. This policy may contain reductions of benefits, limitations and exclusions.

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Policy Form No. I H2401 and Rider Form Nos. 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 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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