



ASSURITY BALANCE®

Graded Benefit Disability Income Protection

Issue Ages	18–60 years, (age nearest birthday)
Maximum Monthly Benefit	4A & 3A: \$11,000; 2A: \$7,500; 1A: \$6,000
Rates	Male/Female, Tobacco/Non-tobacco. Level issue age (5 year bands). No variation by occupation class
Benefit Period	1A Class: 2 years; 2A: 2 & 5 years; 3A & 4A: 2,5 & 10 years. After age 65, 1 year.
Elimination Period	30 (2 year benefit period only), 60, 90, 180 or 365 days (5 or 10 year benefit period only)
Renewability	Guaranteed to age 65, conditionally to age 70 (must be gainfully employed full time)
Total Disability Graded Benefits	Policy's 1st year – 35%, Policy's 2nd year – 70%, Policy's 3rd year – 100%
Definition of Total Disability	Own occupation - 2 years; any occupation reasonably suited thereafter
Mental/Drug/Alcohol Limitation	50% 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% 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)
Home Modification	\$1,000 lifetime benefit
Vocational Rehabilitation	Up to 6x base monthly benefit (not graded) may be available
Survivor Benefit	Lump sum – 6x 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 longer)
Riders Available	Supplemental DI - Graded Benefit Rider – During disability, pays rider monthly benefit less any social benefits received (max \$1,200 monthly) 5-yr Own-Occupation Rider – extends period of own occupation from 2 to 5 years Non-graded Injury Rider – Pays 100% of policy benefit if a disability is due to an injury during the first two years the policy is in force.

Policy #A-D120.

Product availability varies by state. Terms and benefits may vary by state. Please refer to the policy for full details and definitions.

Over for more information ▶

Is your state approved?
Check info.assurity.com under Product Information>State Product Approvals.



1526 K Street • Lincoln, Nebraska 68508
www.assurity.com

1-800-276-7619



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Graded Benefit Disability Income Protection

A custom-fit Impaired Risk product

How many more disability income policies could you write if the health requirements for your prospects were less stringent?

AssurityBalance® is now offering an *impaired risk DI product custom fit* for many individuals who have been considered *uninsurable* in the past.

This is valuable coverage for your client who is working full time but has not been able to qualify for traditional DI because they:

- have a current or past health challenge
- are newly self-employed
- work from their home

The benefits for this special coverage are graded for the first two years, then 100% in the third year.

- ✓ Most occupations accepted
- ✓ Graded benefits:
 - 1st year – 35%
 - 2nd year – 70%
 - 3rd year – 100%
- ✓ Designed for the fully employed

**You know and rely on AssurityBalance®
Personal DI – now expand your issued cases with
AssurityBalance® Graded Benefit Disability Income Protection!**

Medical Conditions Considered

Clients who are currently employed full time with these health conditions or histories may be considered for Graded Benefit Disability Income Protection:

- | | |
|-------------------------|--|
| Alcoholism | Heart Attack |
| Anxiety | Hepatitis |
| Arteriosclerosis | Intestinal By-pass |
| Cancer | Overweight |
| Cerebral Palsy | Pacemakers |
| Cholesterol (high) | Poliomyelitis |
| Coronary Artery Disease | Sleep Apnea |
| Angioplasty/By-pass | Ulcerative Colitis |
| Depression | <i>See product guide for complete list</i> |
| Diabetes | |



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