Assurity

Income Protection Individual Disability Income Insurance Product Highlights

Issue Ages	18 through 60; age last birthday as of issue date	
Occupation Classes	**4A**: accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent **3A**: day care worker, dentist and 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	
Benefit Periods	13-week, 26-week, 1-year, 2-year	
Elimination Periods	**Accident and Sickness** • 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** • 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
Underwriting	**No income verification** **No medical exams**	
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time	
Base Benefits	**Accident and Sickness** • Total Disability Benefit • Partial Disability Benefit • Presumptive Disability Benefit • Waiver of Premium Benefit • Childbirth Benefit • Organ Donor Benefit • Social Insurance Offset (optional)[2]	**Accident-Only** • Total Disability Benefit • Partial Disability Benefit • Presumptive Disability Benefit • Waiver of Premium Benefit
Optional Riders *(additional premium, not available in all states)*	**Accident and Sickness** • Catastrophic Disability Rider • Guaranteed Insurability Rider • Retroactive Injury Rider • Return of Premium Rider • Stay-at-Home Spouse Disability Income Rider	**Accident-Only** • Guaranteed Insurability Rider • Return of Premium Rider • Retroactive Injury Rider • Stay-at-Home Spouse Disability Income Rider
Policy Fee	**Accident and Sickness** $25 annually, commissionable	**Accident-Only** No policy fee
Electronic Application	E-app only: **quickstart.assurity.com/Agent-IncomeProtection**	

1. Special guidelines apply for government employees. Please refer to the underwriting guide.
2. Optional benefit to lessen policy premium, available to the applicant with the Accident and Sickness coverage option for the 2-year benefit period.

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Policy Form No. I H2016 and Rider Form Nos. R I2019, R I2020, R I2022, R I 2023, R I2024 and R I2025 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.