



Business Overhead Expense Disability Income Insurance Product Highlights

Intended Markets	Small-business owners
Eligibility	<ul style="list-style-type: none">Owned the business for more than one yearActively working (full time) in ownership, management and administration of the business\$10,000 minimum net profit for the business for past year10 or fewer employees
Occupational Classes	4A, 3A, 2A
Issue Ages	18 through 60 years (age nearest birthday)
Premiums	Tobacco/Non-Tobacco rates. Level premiums.
Elimination Periods	30, 60 or 90 days
Benefit Amounts	\$500 - \$20,000 monthly
Benefit Periods	1 year or 2 years
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 70
Covered Overhead Expenses	Generally accepted tax deductible expenses including: <ul style="list-style-type: none">Employee salaries, wages, benefitsUtilities (including telephone)Rent or mortgage paymentsPayments for furniture and equipmentBusiness property and liability premiumsOffice maintenance servicesService fees for accounting, etc.Property and payroll taxesInterest payments on debtsOther fixed expenses
Waiver of Premium	Premiums waived following 90 days of total disability

Sample Occupations

4A	Accountants, attorneys, computer programmers, insurance agents and brokers, real estate agents and brokers, traveling salespersons, travel agents, etc.
3A	Dentists, retail liquor sales, real estate appraisers, surveyors, small animal veterinarians, etc.
2A	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, carpenters, drywall installers, electricians, farmers, glaziers, machinists, welders, etc.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.
Policy Form No. A-D106 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.