



Graded Benefit Disability Income Insurance Product Highlights

A custom-fit impaired risk product

Issue Ages	18 through 60 years (age last birthday)
Maximum Monthly Benefit	Classes 4A and 3A: \$20,000; Class 2A: \$10,000; Class 1A: \$8,000
Underwriting Classes	Male/Female, Tobacco/Non-tobacco
Benefit Periods	2-year, 5-year: all classes; 10-year: classes 4A, 3A and 2A
Elimination Periods	30, 60, 90 or 180 days (all benefit periods); 365 days (5 and 10-year benefit periods)
Renewability	Guaranteed to age 65
Total Disability Graded Benefits	Monthly benefits for the duration of a disability due to sickness beginning in the 1st policy year will be 35 percent of the non-graded benefit. Monthly benefits for the duration of a disability due to sickness beginning in the 2nd policy year will be 70 percent of the non-graded benefit. The non-graded monthly benefit will be paid for total disability beginning in the 3rd policy year and thereafter.
Definition of Total Disability	Own occupation – 2 years; any gainful occupation thereafter
Mental/Drug/Alcohol Limitation	50 percent 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 percent 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	Actual charges up to 6 times base monthly benefit (not graded) may be available.
Vocational Rehabilitation	Up to 6 times base monthly benefit (not graded) may be available.
Survivor Benefit	Lump sum – 3 times 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 shorter)
Optional Riders (additional premium)	<ul style="list-style-type: none">Graded Benefit Supplemental DI Rider – During disability, pays rider monthly benefit less any social benefits received (max \$1,800 monthly)Own Occupation Rider – Extends period of own occupation from 2 to 5 or 10 years
One-Occ upgrade for self-employed	One occupation class upgrade is allowed for self-employed business owners meeting the following criteria: at least 10 percent ownership; self-employed for at least three years; net income of at least \$30,000; and not a medical professional, farmer or roofing contractor.

Benefits may vary by state and are subject to state approval.

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.

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Policy Form No. I H1617 and Rider Form Nos. R I1619 and R I1618 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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Assurity®

Graded Benefit Disability Income Insurance

How many more DI policies could you write if the health requirements were less stringent?

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 disability due to sickness the first two years, then 100 percent in the third year.

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
Anxiety
Arteriosclerosis
Cancer
Cerebral Palsy
Cholesterol (high)
Coronary Artery Disease
Angioplasty/By-pass
Depression
Diabetes

Heart Attack
Hepatitis
Intestinal By-pass
Overweight
Pacemakers
Poliomyelitis
Sleep Apnea
Ulcerative Colitis

See product guide for complete list

- Most occupations accepted for disability due to sickness
- **Graded benefits:**
1st year: 35 percent
2nd year: 70 percent
3rd year: 100 percent
- Designed for the fully employed

You know and rely on Individual DI – now expand your issued cases with Assurity's Graded Benefit Disability Income!