



Century+ Individual Disability Income Insurance - New York

Product Highlights

Issue Ages	18 through 60 years (age nearest birthday)
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, custodian, exterminator, firefighter ¹ , police officer ¹ , roofer, truck driver
Elimination Periods	30, 60, 90 and 180 days
Maximum Issue Limits	4A: \$20,000 3A: \$20,000 2A: 10,000 1A: \$8,000 Higher limits available for 4A and 3A subject to reinsurance availability
Benefit Periods	For issue ages 18 through 55: <ul style="list-style-type: none">• 4A and 3A: 1-year, 2-year, 5-year, 10-year, to-age-65 and to-age-67• 2A: 1-year, 2-year, 5-year and 10-year; also to-age-65 and to-age-67, IF<ul style="list-style-type: none">o Self-employed: working in and owning, the same business for the last two years, with an annual net income of at least \$40,000 for each of the last two yearso W-2 employee: with an annual income of at least \$40,000 for each of the last two years• 1A: 1-year, 2-year and 5-year For issue ages 56 through 60: <ul style="list-style-type: none">• 4A and 3A: 1-year, 2-year and 5-year• 2A and 1A: 1-year and 2-year
Underwriting	No income verification: \$6,000 or less (\$4,000 for 1099 employees and/or self-employed) No medical exams: Age 18 - 55, up to \$6,000 Age 56 - 60, up to \$4,500
Renewability	Guaranteed renewable to age 65 or age 67, conditionally renewable to age 75
Benefits and Features	<ul style="list-style-type: none">• 2-year Own Occupation Definition• List Bill capability• Non-tobacco rates for no use in last 12 months• 1-occupation upgrade for most business owners if self-employed for at least 3 years and with net income of at least \$30,000• Partial Disability Benefit• Presumptive Disability Benefit• Survivor Benefit• Vocational Rehabilitation Benefit• Waiver of Premium Benefit
Optional Riders <i>(additional premium)</i>	<ul style="list-style-type: none">• Automatic Benefit Increase Rider• Catastrophic Disability Benefit Rider• Guaranteed Insurability Rider• Non-Cancelable Rider• Own Occupation Rider• Residual Disability Benefit Rider• Retroactive Injury Benefit Rider• Social Insurance Substitute Rider
Electronic Application	E-app is available

1. Special guidelines apply for government employees. Please refer to the underwriting guide.

Conditions, Limitations and Exclusions

Renewal – The policy is guaranteed renewable to age 65 or 67, and conditionally renewable to age 75.

Right to Cancel – The policy contains a 30-day free look period.

Elimination Period – The policy contains an elimination period. Assurity does not pay benefits during the elimination period.

Foreign Travel – Assurity will pay a maximum of three disability monthly benefits for any disability sustained or continued outside the United States, its possessions or the countries of Canada and Mexico.

Mental/Nervous Disorders; Substance Abuse – Assurity will pay up to a maximum of 24 disability monthly benefits due to mental/nervous disorders and substance abuse.

Pre-existing Condition – If disability occurs within two years of the issue date and is due to a pre-existing condition, no benefits will be paid unless the condition was disclosed and not misrepresented on the application and is not excluded by a policy amendment rider. Pre-existing condition means the existence of symptoms which would ordinarily cause a prudent person to seek diagnosis, care or treatment within the two-year period preceding the effective date of coverage, or a condition for which medical advice or treatment was recommended by a physician or received from a physician within the two-year period preceding the effective date of coverage.

Termination – The policy will terminate and no benefits will be payable the earliest of the following: when any premium is not paid before the end of the grace period; the date Assurity receives written notice to terminate; when the insured person establishes residence in a foreign country; upon the death of the insured person; or the policy anniversary following age 65 or 67 as specified in the policy or, if the insured continues to be employed full-time after such age, the policy anniversary following the date the insured ceased full-time employment. In no case shall coverage extend past the policy anniversary following age 75.

Exclusions – Assurity will not pay benefits if death results from: pregnancy and childbirth, except complications of pregnancy; war or any act of war, declared or undeclared; service in the armed forces or unit auxiliary thereto; intentionally self-inflicted injuries; committing or attempting to commit a felony; engaging in an illegal occupation; committing or attempting to commit suicide; or being intoxicated or under the influence of any narcotic, unless administered on the advice of a physician.

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. 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. ONLY FOR USE IN NEW YORK.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 56 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

Policy Form No. I H1605 NY and Rider Form Nos. R I1606 NY, R I1607 NY, R I1608 NY, R I1609 NY, R I1610 NY, R I1611 NY, R I1612 NY and R I1724 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.

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.

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