
Personal Disability Income Protection

PRODUCT GUIDE

AssurityBalance[®]

For Agent use only.
Product availability and features vary by state.



Product Guide for AssurityBalance® Personal Disability Income Protection

Important Notice

This is a generic product guide. Your state may require a state-specific contract. The contract is **A-D 100**. This product or the optional benefits listed may not be available in all states.

The individual contract is your ultimate authority for any questions you may have about the requirements of this product. If your state requires a state-specific contract or applications, these will be given to you by your General Agent or General Manager.

NOTE: This is an updated Product Guide. Any prior guide does not apply.

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General Guidelines (may vary by state)

PRODUCT TYPE

Individual guaranteed renewable disability policy with a traditional definition of disability.

INTENDED MARKET

Individuals 25 to 50 years old employed in blue, gray, and white collar occupations earning from \$15,000 to \$50,000 annually. Small business (under 100 employees) owners, managers, and/or employees.

ISSUE AGES

18 through 60

Certain restrictions for ages 56 through 60; see Available Benefit Periods.

PREMIUMS

Level; based on *nearest* age (age as of nearest birthday), Gender, Tobacco Use, Occupational Class, Elimination Period, Monthly Disability Benefit Amount, Benefit Period, and any Optional Benefits selected.

Non-Tobacco

If no tobacco in last 12 months.

Policy Fee

\$40

Rate Increases

Premiums may only be raised on a class basis with each state's approval.

<u>Mode Premium</u>	<u>Factors as Percentage of Annual Premium</u>
Semi-Annual 51	percent
Quarterly 26.4	percent
Monthly 8.8	percent

MULTI-LIFE DISCOUNT

A discount of 5 percent will be applied to all employer-employee groups applying for three or more policies at the same time. The discount extends to future insureds when added to an existing eligible list bill.

Available in all Classes.

General Guidelines (continued)

RENEWABILITY

Guaranteed renewable to age 65. Until the Policy Anniversary after the Insured's 65th birthday, as long as the premiums are paid, the policy cannot be canceled. However, the premium rates can be changed with state approval.

If the Insured is employed on a full-time basis on each renewal date after age 65, the policy can be renewed up to age 70. The benefit period is limited to one year.

ELIMINATION PERIODS

The number of consecutive days that an Insured must be totally disabled before the Monthly Disability Benefit amount becomes payable. The Elimination Periods available are 30, 60, 90, 180, and 365 days.

AVAILABLE BENEFIT PERIODS

- **Class 4A** — 1-, 2-, 5-year and To-Age-65
- **Class 3A** — 1-, 2-, 5-year and To-Age-65
- **Class 2A** — 1-, 2-, 5-year; also To-Age-65 **IF**
 - Self Employed:** Under age 56, and working in, and owning, the same business for the last 2 years, with an annual net income of *at least* \$40,000 for *each* of the last two years.
 - W-2 Employee:** Under age 56 with an annual income of *at least* \$40,000 for *each* of the last two years.
- **Class 1A** — 1-, 2-, 5-year

NOTE: Ages 56 to 60 are limited to the following Benefit Periods:

- Classes 4A and 3A: 1-, 2-, or 5-year Benefit Periods
- Classes 2A and 1A: 1- or 2-year Benefit Periods

UNDERWRITING

Traditional approach; Underwriting will order medical records if needed. See Medical Exam Requirements.

Coverage may be offered with a policy amendment rider, Special Class premium, longer Elimination Period, shorter Benefit Period, condition exclusion, or a combination of any of these.

TABLE RATINGS

Special Class premiums are determined based on the following table ratings:

- A** = 25 percent increase
- B** = 50 percent increase
- C** = 75 percent increase
- D** = 100 percent increase

Policy Provisions (may vary by state)

TOTAL DISABILITY

During the first 24 months after the Elimination Period, benefits are paid to the Insured if he/she is unable, because of sickness or injury, to perform the important substantial and material duties of his/her **own** occupation and requires a physician's care.

After benefits have been paid for 24 months, benefits are paid to the Insured if he/she is unable to perform the substantial and material duties of **any** occupation for which he/she is fitted by education, training, and experience, requires a physician's care and the Insured is not engaged in any job for wage or profit.

PRESUMPTIVE DISABILITY

A presumptive disability provision is included that presumes Total Disability if the Insured suffers total loss of speech, hearing, or sight, severance and loss of both feet, severance and loss of both hands, or severance and loss of one hand and one foot.

The Elimination Period is waived and the full Monthly Benefits will be paid for the Maximum Benefit Period, whether or not the Insured is able to work.

RECURRENT DISABILITY

A second disability is considered a continuation of a previous disability unless it is due to an unrelated sickness or injury, or the Insured has returned to work full-time for at least 12 months.

PARTIAL DISABILITY

This provision pays 50 percent of the Monthly Base Policy Benefit amount for each month of a Partial Disability from an insured injury or sickness for up to six months, when the Partial Disability immediately follows a period of Total Disability during which Monthly Benefits were paid. The combined Total and Partial Disability benefits cannot extend beyond the Maximum Benefit Period. Partial Disability is a sickness or injury that keeps the Insured from being employed on a full-time basis.

REHABILITATION BENEFIT

If the Insured is totally disabled and receiving Monthly Benefits, Assurity will consider helping to pay the costs of a rehabilitation program. Assurity will determine the amount paid, but it will not exceed the total of six Monthly Benefits. If the Insured's physician advises that the Insured would likely return to work with a rehabilitation program, it will be required. Monthly Benefits will not be paid if the Insured does not take part. If Assurity requires such a program, the Insured may be paid more than the "six times the Monthly Benefit" limit. **(Required participation in rehabilitation program may vary by state.)**

SURVIVOR BENEFIT

A survivor benefit is available at no additional cost, paying a lump sum benefit to a named Beneficiary in the event the Insured has been receiving disability benefits for 12 months and then dies. The lump sum death benefit is 6 times the Monthly Benefit. If no Beneficiary is named, the survivor benefit will be paid to the Insured's estate.

WAIVER OF PREMIUM

Premiums are waived following 90 days of Total Disability, or following the Elimination Period, if longer. Any premium paid that was paid during that period will be refunded. Waiver stops when Total Disability stops **or** at the end of the Maximum Benefit Period, whichever is first.

Optional Benefits – Available only at time of application (may vary by state).

SUPPLEMENTAL DISABILITY INCOME RIDER (S.D.I.R.)

This rider coordinates with Social Insurance Program Benefits and offsets this rider's benefits dollar for dollar. Social Insurance Benefits include the following:

- A. Social Security Disability Benefits** – Includes primary or family disability benefits for which the Insured may become eligible under the U.S. Social Security Act, as amended from time to time, or a similar law of any other country. Any payment under Social Security Retirement provisions will be considered as a Social Security Disability Benefit.
- B. Worker's Compensation** – Includes compensation benefits under any Worker's Compensation Act or Law or Occupational Disease Law, for which the Insured may become eligible. It also includes insurance that provides benefits under any such Law – in any of the States or Territories of the United States, or similar act or law of any other country.
- C. Government Retirement and Disability Fund Benefit** – Includes disability compensation, including amounts for dependents, under any Federal, State, County, Municipal or other government subdivision retirement and disability fund for which the Insured may be eligible. Any payment resulting from retirement will be considered a Government Retirement and Disability Fund Benefit.
- D. Railroad Retirement Disability Fund Benefit** – Includes primary or family disability benefits under the Railroad Retirement Act as amended from time to time. Any payment resulting from the Retirement option will be considered as Railroad Retirement Disability Income.

Benefits under SDIR start after the Elimination Period has been satisfied and payments will be made only while the Monthly Benefit is being paid under the Base Policy for Total Disability.

A lump sum payment of Social Insurance Benefits will be treated as if it was received over several months. The lump sum will be *divided* by the Supplemental Disability Income Benefit and the result will be the number of months the benefit is not paid. Any remainder reduces the next payable month's benefit. Assurity will not seek a refund of benefits paid before the lump sum was received.

CRITICAL ILLNESS BENEFIT RIDER – Available in all Classes to Standard and Substandard

This rider will pay a benefit if an insured person receives a first-ever diagnosis or procedure for one of the specified critical illnesses shown in the chart below if:

- the date of diagnosis is while coverage under this rider is in force; and
- the specified critical illness is not excluded by name or specific description in this rider.

The amount payable in lump sum for each first-ever diagnosis or procedure of a specified critical illness per category is a percentage of the benefit amount multiplied by the benefit amount. Available benefit amounts are from \$5,000 to the lesser of 36 times the monthly disability benefit or \$150,000. The percentage of the benefit amount payable for each specified critical illness is shown beside the illness listed in the following chart. The maximum total percentage of the benefit amount payable per category of specified critical illnesses is shown in the last column of the chart below.

Optional Benefits (continued)

CRITICAL ILLNESS INDEMNITY BENEFIT RIDER (continued)

Category	Specified Critical Illness	Percentage of Benefit Amount Payable for each Specified Critical Illness	Maximum Percentage of Benefit Amount for Category
Category 1	Heart Attack	100%	100%
	Major Organ Transplant – heart or combination transplant including heart	100%	
	Stroke	100%	
	Coronary Bypass Surgery	25%	
	Angioplasty	10%	
Category 2	Kidney (Renal) Failure	100%	100%
	Major Organ Transplant – not covered in Category 1	100%	
	Paralysis – not as a result of Stroke	100%	
Category 3	Invasive Cancer	100%	100%
	Non-Invasive Cancer (Carcinoma in Situ)	25%	

If an insured person receives a percentage of the benefit amount for one specified critical illness within a category in the chart above and then becomes eligible for benefits for another specified critical illness within the same category, the benefit amount payable for the subsequent illness within the same category is the lesser of the percentage amount payable or 100 percent minus the percentage of the benefit amount received for all previous specified critical illnesses within the same category.

After 100 percent of the benefit amount shown on the rider schedule has been paid for an insured person within a category in the chart above, Assurity will not pay any additional benefits for any specified critical illness in that category for that insured person. Assurity will pay the benefit for coronary bypass surgery, carcinoma in situ and angioplasty only once per lifetime per insured person.

If benefits have been paid for a specified critical illness within one category for an insured person, no benefits will be payable for a subsequent specified critical illness within a different category for that insured person unless the date of diagnosis of the subsequent specified critical illness is separated by at least 180 days from the date of diagnosis of the immediately preceding specified critical illness.

If the date of diagnosis of two or more specified critical illnesses is the same day, Assurity will pay only one specified critical illness benefit. Assurity will pay the larger of the specified critical illness benefits.

If the insured receives benefits for non-invasive cancer and is later diagnosed with invasive cancer, the remaining benefit amount will be paid.

No benefits are payable for conditions other than the specified critical illnesses defined in this rider.

The rider issue ages are the same as the base policy, and the rider is conditionally renewable to age 70.

Optional Benefits (continued)

NON-CANCELABLE RIDER – Available in Classes 4A and 3A to Standard risks

When the Non-Cancelable Rider is added to the 1-, 2-, and 5-year benefit periods, the Policy becomes renewable with guaranteed rates up to age 65. The Non-Cancelable rider is **not** available for the To-Age-65 Benefit Period.

5-YEAR OWN OCCUPATION RIDER – Available in Classes 4A and 3A and for the 5-Year and To-Age-65 Benefit Period

Extends own occupation definition of the definition of Total Disability from two years to five years.

HOSPITAL BENEFIT RIDER

Available in all Classes. The Monthly Hospital Benefit will equal the base policy Monthly Benefit. Pays a Monthly Hospital Benefit for each month of confinement for up to six months for an Insured injury or sickness. Benefits begin on the first day of hospital confinement without regard to the Elimination Period of the base policy. If the Insured is in the hospital less than a month, payment will be 1/30th of the Monthly Hospital Benefit for each day the Insured is in the hospital.

Hospital: An institution which

- is licensed as a Hospital (if required)
- is open at all times;
- provides medical care on an inpatient basis;
- has nursing services at all times;
- has diagnosis and major surgery facilities; and
- is not a clinic, nursing home, long-term care facility or similar institution.

A Hospital can meet the major surgery requirement by arrangement with another Hospital.

GUARANTEED INSURABILITY RIDER – Available in all Classes to Standard risks.

Issue Ages – 18 through 45

Issue Amount – Minimum of two units; Maximum of six units

The number of units of GIR must equal the number of hundreds of base policy Monthly Benefit, subject to the maximum of 6 units of GIR.

Enables a non-disabled Insured to increase coverage five times before the Insured's 55th birthday, regardless of health status or occupation. Options may be exercised any time 24 months or more from the policy effective date, but there must be a period of at least 24 months between option exercises.

Each unit of GIR will purchase \$100 of additional base policy Monthly Benefit. Combined total of all increases may not exceed two times the original base policy Monthly Benefit. Increases are subject to Issue and Participation Limits. An option cannot be exercised if the Insured is totally disabled or receiving Residual, Total or Partial Disability Monthly Benefits. The policy and this rider must be in force when an option is taken.

Optional Benefits (continued)

CATASTROPHIC DISABILITY RIDER – Available in all Classes to Standard and Substandard.

Issue Ages:

18 through 55 for 1-, 2-, and 5-year Benefit Periods

56 through 60 for 1- and 2-year Benefit Periods

Not available with 30-day elimination periods.

This rider will provide a Disability Benefit if

- the Insured's Total Disability continues beyond the Maximum Benefit Period of the Policy, and
- the Insured requires assistance or supervision with at least two of six Activities of Daily Living (bathing, toileting, transferring, continence, eating, dressing), OR
- is Cognitively Impaired, and
- is not engaged in any job for wage or profit, and
- a Physician has certified the Catastrophic Disability with a plan of treatment.

The rider extends the total Benefit Period payable under the base policy to a total of five or 10 years. Allowable combinations of base policy Benefit Periods and Catastrophic Disability Benefit Periods are:

1-year base Policy Benefit Period – 4-year CDR Benefit Period

1-year base Policy Benefit Period – 9-year CDR Benefit Period

2-year base Policy Benefit Period – 3-year CDR Benefit Period

2-year base Policy Benefit Period – 8-year CDR Benefit Period

5-year base Policy Benefit Period – 5-year CDR Benefit Period

AUTOMATIC BENEFIT INCREASE RIDER – Available in all Classes.

This rider provides for an annual increase equal to **5 percent** of the original Base Policy Monthly Benefit amount on each anniversary of satisfying the elimination period. The lifetime cap on Monthly Benefit amounts is two times the original base policy Monthly Benefit.

If the Insured recovers from Total Disability and there was a Monthly Benefit increase under this rider, the Insured can increase the base policy Monthly Benefit to the amount of the last Monthly Benefit payment.

To obtain the increase, the Insured must:

- be under age 60,
- apply within 90 days of the end of Total Disability, and
- have a full-time job.

A new premium for the increase will be charged, based on our then current rates and the Insured's attained age. The new premium must be paid within 31 days of the increase.

Optional Benefits (continued)

RESIDUAL BENEFIT RIDER – Available in Classes 2A, 3A, and 4A to Standard risks for all Benefit Periods.

This rider will provide a Monthly Benefit for Residual Disability, subject to the terms and provisions of the Policy. Payment of the benefit is subject to the Maximum Benefit Period shown on the Policy Schedule, not to exceed five years, less any period during which Total Disability Benefits were payable. The same Elimination Period as the Policy applies to this rider.

This rider provides a Monthly Benefit payment, which is equal to the percentage of income loss caused by a Residual Disability. The minimum percentage of income loss needed to qualify for the Residual Disability Benefit is 20 percent of prior earnings. If loss of prior earnings is more than 80 percent, the loss is considered to be 100 percent. Residual Disability Benefits are not payable when a Total Disability Monthly Benefit is payable. In no event will the Residual Disability Benefit be greater than the Total Disability Benefit.

Assurity may require any evidence needed to determine prior earnings and current earnings prior to and during a period of Residual Disability. From time to time, Assurity may require certified audits to verify such evidence.

RETURN OF PREMIUM RIDER – Available in all Classes to Standard and Substandard. Issue ages – 18 through 55

This rider will provide a return of premium paid for the policy and all riders to the Insured, minus any claims paid. The amount of premium returned will be based on a scale determined by the issue age of the policyholder and the amount of time the policy was in force. There is no refund available until the policy has been in force for three full Policy years.

For applicants age 18 through 44 years at the time of issue, the minimum return percentage is five after three complete years, continuing on a defined schedule up to 100 percent after 25 years or more. For applicants age 45 through 55 years of age, the minimum return percentage is five percent after three full years, continuing on a defined schedule up to 50 percent after ten years.

All return premium amounts will be calculated as all premium paid, multiplied by the total percentage shown in the schedule, less the total of all benefits paid, including all premiums waived under the waiver of premium provision.

HOME MODIFICATION BENEFIT – Available in all Classes to Standard and Substandard.

This is a no-cost rider.

This rider will provide a one time, lifetime benefit of \$1000 for the modification of the policyholder's current existing residence due to the Insured's present Total Disability. This rider is intended to assist with the improvement of access to or use of the facilities of the Insured's current residence.

RETROACTIVE INJURY BENEFIT RIDER – Available in all Classes to Standard and Substandard.

This rider will provide a lump sum amount at the end of the Elimination Period equal to the Total Disability Monthly Benefit times the Elimination Period in days divided by 30, if an injury causes Total Disability within 30 days of such injury and the Insured is Totally Disabled continuously from the injury for the entire Elimination Period.

Exclusions – benefits not paid on the following: (may vary by state)

PREGNANCY

Disability due to normal pregnancy or childbirth. Assurity will pay Disability Benefits for a disability caused by:

1. Involuntary complications of pregnancy **OR**
2. Pregnancy or childbirth, in which the period of disability extends beyond the later of 90 days or the Policy's Elimination Period.

NOTE: Complications of pregnancy include eclampsia, toxemia, hyperemesis gravidarum, anemia of pregnancy, placenta previa, ectopic pregnancy, puerperal infection, Caesarian Section delivery and miscarriage.

WAR

Disability due to war or act of war, whether or not declared.

SELF-INFLICTED

Disability due to an intentional, self-inflicted injury or sickness.

FELONY

Disability due to committing or attempting to commit a felony.

ILLEGAL OCCUPATION

Disability due to engaging in an illegal occupation.

INCARCERATION

Disability that starts while incarcerated in a penal institution or government detention facility.

Limitations – Limits on benefits are as follows: (may vary by state)

MENTAL, NERVOUS, DRUG, ALCOHOL

Two year per lifetime limitation for disabilities related to mental, nervous, drug and alcohol disorders and conditions. Conditions included under the mental/nervous part of this limitation include any disorder classified in the *Diagnostic and Statistical Manual of Mental Disorders* published by the American Psychiatric Association.

Assurity will pay normal policy benefits for mental, nervous, drug, and alcohol disorders or conditions as long as the Insured is confined in a hospital under a physician's care.

FOREIGN TRAVEL

The policy will only pay up to three Monthly Benefits for any Total Disability sustained or continued outside the United States, Canada or Mexico. If the Insured remains totally disabled upon return to any of these countries, benefits will resume up to the Maximum Benefit Period, as long as the Insured is totally disabled.

Limitations (continued)

PRE-EXISTING CONDITIONS

A disability due to health conditions not disclosed on the application for which medical advice, treatment or medicine was received or symptoms existed before the effective date of coverage is **not** covered for the first two years after coverage is in force. **(Definition may vary by state.)**

Benefits will be paid if the condition was disclosed and not misrepresented on the Insured's application and is not excluded by a policy amendment rider.

Financial Guidelines

EARNED INCOME

Earned income is the gross income from the applicant's occupation, including salary, wages, bonuses, fees and any other compensation received from all sources for work performed by the applicant. If the applicant is self-employed or owns any part of a business, earned income is the applicant's share of income earned by the business, plus the salary or draw from the business, minus the applicant's share of business expenses that are deductible for income tax.

INCOME VERIFICATION

Income verification will be required as part of the underwriting process:

- A.** If the applicant is not self-employed and the amount applied for exceeds \$3,000 of monthly income, a copy of either:
- the two most recent pay stubs,
 - a W-2 Form, **or**
 - a tax return is required.

NOTE: Any 2A applicant desiring a To-Age-65 Benefit Period must supply income documentation regardless of the amount of Monthly Benefit applied for with Assurity (see page 4, Benefit Periods).

- B.** When the applicant is self-employed or a commissioned salesperson and the amount applied for exceeds \$2,000 of monthly income, a copy of the most recent tax return, with all schedules and W-2 Forms, is required.
- C.** When the applicant is self-employed or is a commissioned salesperson, and he or she is applying for the To-Age-65 Benefit Period and amount exceeds \$2,000 per month, copies of two years' tax returns, with all schedules and W-2 Forms, are required; an average of the two years will be used.

UNEARNED INCOME

Any kind of unearned income, such as rental property or interest income, that continues even if the Insured is totally disabled, does not qualify as earned income. Pension or retirement benefits would also be considered as unearned income. If unearned income is greater than 15 percent of earned income, the total Monthly Base Policy Benefit available at issue is reduced by one half of the monthly unearned income.

Financial Guidelines (continued)

OTHER INCOME PROTECTION

Other sources of income protection need to be taken into consideration in order to avoid over-insurance. Other sources of income protection include group disability income, salary continuation, social insurance disability, retirement disability, and other individual disability income. Unless being replaced, these in-force coverages must be subtracted from the maximum total amount of Monthly Benefit, subject to Issue and Participation Limits.

SELF-EMPLOYED APPLICANTS WITH MINIMAL NET INCOME

Many self-employed individuals capitalize on depreciation and expenses to report little or no income for income tax purposes. However, these individuals may be eligible for a small disability income policy if:

- A. Self-employed in the same business for two years.
- B. Self-employed on a full-time basis.
- C. Under age 50 at the time of the application.
- D. Not showing a business loss on the most recent tax return.

Assurity will consider up to \$600 (\$300 base policy, \$300 SDIR) of Monthly Income with a 1-, 2-, or 5-year Benefit Period for these applicants. The Elimination Period must be at least 60 days and no other benefits or riders are available.

MAXIMUM ISSUE AND PARTICIPATION LIMITS

The maximum issue and participation limits are those indicated below. Requests for higher limits may be made in Classes 4A and 3A, but are subject to availability of reinsurance.

- **Class 4A** – \$9,000
- **Class 3A** – \$9,000
- **Class 2A** – \$7,500
- **Class 1A** – \$6,000

The participation limit includes all monthly disability income already in force with Assurity or any of its affiliates or with any other company under individual or group policies.

Financial Guidelines (continued)

TABLE OF ISSUE LIMITS BY INCOME LEVEL

The minimum issue is \$500 of Monthly Benefit. The \$500 minimum issue limit may be met through a combination of base policy and SDIR, but the base policy must be at least \$200 and the SDIR must be at least \$100. Prospects earning less than \$1,200 of monthly earned income are not eligible.

The maximum issue limit will depend on the applicant's occupation class, earned income and existing disability coverage. The application must clearly list all other disability coverages in force and applied for.

For business owners with at least 25 percent ownership, net income can be enhanced up to a 15 percent increase to determine the amount of benefits in the table below. The maximum increase in the Base benefit is \$750 and the SDIR can be increased up the \$1,800 limit, if the income allows. Issue and Participation limits for occupational classes still apply.

TABLE OF ISSUE LIMITS BY INCOME LEVEL

Income		Base Policy Maximum	SDIR Maximum	Total Maximum	Group Supplement Issue & Participation	Income		Base Policy Maximum	SDIR Maximum	Total Maximum	Group Supplement Issue & Participation
Annual	Monthly					Annual	Monthly				
		Monthly Benefit						Monthly Benefit			
14,400	1,200	350	550	900	950	45,600	3,800	1,650	1,550	2,750	3,300
15,600	1,300	380	600	980	1,040	46,800	3,900	1,700	1,600	2,800	3,350
16,800	1,400	450	600	1,050	1,120	48,000	4,000	1,740	1,600	2,890	3,470
18,000	1,500	480	650	1,130	1,200	49,200	4,100	1,780	1,600	2,930	3,520
19,200	1,600	550	650	1,200	1,280	50,400	4,200	1,830	1,600	2,980	3,580
20,400	1,700	580	700	1,280	1,360	51,600	4,300	1,900	1,600	3,050	3,660
21,600	1,800	650	700	1,350	1,440	52,800	4,400	1,980	1,650	3,130	3,760
22,800	1,900	730	800	1,430	1,525	54,000	4,500	2,000	1,650	3,150	3,780
24,000	2,000	750	900	1,500	1,600	55,200	4,600	2,020	1,700	3,220	3,860
25,200	2,100	800	900	1,550	1,655	56,400	4,700	2,090	1,700	3,290	3,950
26,400	2,200	830	950	1,630	1,740	57,600	4,800	2,100	1,700	3,300	3,960
27,600	2,300	900	1,000	1,700	1,815	58,800	4,900	2,180	1,700	3,380	4,050
28,800	2,400	930	1,050	1,780	1,930	60,000	5,000	2,200	1,750	3,400	4,080
30,000	2,500	1,000	1,100	1,850	2,010	61,200	5,100	2,220	1,750	3,420	4,100
31,200	2,600	1,030	1,150	1,930	2,100	62,400	5,200	2,230	1,750	3,430	4,120
32,400	2,700	1,100	1,200	2,000	2,200	63,600	5,300	2,250	1,750	3,450	4,140
33,600	2,800	1,130	1,250	2,080	2,290	64,800	5,400	2,260	1,800	3,460	4,150
34,800	2,900	1,200	1,300	2,150	2,430	66,000	5,500	2,270	1,800	3,470	4,160
36,000	3,000	1,270	1,300	2,220	2,530	67,200	5,600	2,320	1,800	3,520	4,220
37,200	3,100	1,300	1,350	2,300	2,650	68,400	5,700	2,360	1,800	3,560	4,270
38,400	3,200	1,370	1,350	2,370	2,750	69,600	5,800	2,390	1,800	3,590	4,310
39,600	3,300	1,440	1,400	2,440	2,900	70,800	5,900	2,430	1,800	3,630	4,350
40,800	3,400	1,480	1,400	2,480	2,950	72,000	6,000	2,460	1,800	3,660	4,390
42,000	3,500	1,520	1,400	2,570	3,080	74,400	6,200	2,520	1,800	3,720	4,460
43,200	3,600	1,580	1,500	2,630	3,160	76,800	6,400	2,600	1,800	3,800	4,560
44,400	3,700	1,620	1,500	2,670	3,200	79,200	6,600	2,690	1,800	3,890	4,670

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Financial Guidelines (continued)

TABLE OF ISSUE LIMITS BY INCOME LEVEL (continued)

Income		Base Policy Maximum	SDIR Maximum	Total Maximum	Group Supplement Issue & Participation	Income		Base Policy Maximum	SDIR Maximum	Total Maximum	Group Supplement Issue & Participation
Annual	Monthly					Annual	Monthly				
		Monthly Benefit									
81,600	6,800	2,770	1,800	3,970		134,400	11,200	4,400	1,800	5,600	6,720
84,000	7,000	2,860	1,800	4,060		136,800	11,400	4,450	1,800	5,650	6,780
86,400	7,200	2,980	1,800	4,180	5,010	139,200	11,600	4,540	1,800	5,740	6,870
88,800	7,400	3,090	1,800	4,290	5,150	141,600	11,800	4,620	1,800	5,820	6,980
91,200	7,600	3,210	1,800	4,410	5,290	144,000	12,000	4,710	1,800	5,910	7,090
93,600	7,800	3,320	1,800	4,520	5,420	146,400	12,200	4,800	1,800	6,000	7,200
96,000	8,000	3,400	1,800	4,600	5,520	148,800	12,400	5,000	1,800	6,200	7,440
98,400	8,200	3,470	1,800	4,670	5,600	151,200	12,600	5,100	1,800	6,300	7,560
100,800	8,400	3,520	1,800	4,720	5,660	153,600	12,800	5,200	1,800	6,400	7,680
103,200	8,600	3,570	1,800	4,770	5,720	156,000	13,000	5,300	1,800	6,500	7,800
105,600	8,800	3,620	1,800	4,820	5,780	158,400	13,200	5,400	1,800	6,600	7,920
108,000	9,000	3,660	1,800	4,860	5,830	160,800	13,400	5,500	1,800	6,700	8,040
110,400	9,200	3,680	1,800	4,880	5,860	163,200	13,600	5,600	1,800	6,800	8,160
112,800	9,400	3,750	1,800	4,950	5,940	165,600	13,800	5,700	1,800	6,900	8,280
115,200	9,600	3,810	1,800	5,010	6,012	168,000	14,000	5,800	1,800	7,000	8,400
117,600	9,800	3,880	1,800	5,080	6,090	180,000	15,000	6,075	1,800	7,275	8,730
120,000	10,000	3,950	1,800	5,150	6,180	192,000	16,000	6,480	1,800	7,680	9,000
122,400	10,200	4,000	1,800	5,200	6,240	204,000	17,000	6,875	1,800	8,075	9,000
124,800	10,400	4,090	1,800	5,290	6,350	216,000	18,000	7,080	1,800	8,280	9,000
127,200	10,600	4,180	1,800	5,380	6,460	228,000	19,000	7,450	1,800	8,650	9,000
129,600	10,800	4,270	1,800	5,470	6,560	240,000	20,000	7,800	1,800	9,000	9,000
132,000	11,000	4,360	1,800	5,560	6,670						

Higher limits in Classes 4A and 3A are subject to the availability of reinsurance. The Maximum Issue Limits for SDIR do not increase over those shown.

Occupational Classification

GUIDELINES

Applicants must be employed on a full-time basis (at least 30 hours per week) at time of application. Applicants employed only in seasonal occupations are not eligible for coverage. Applicants engaged in more than one occupation, even on a part-time or seasonal basis, are to be classified according to the most hazardous occupation.

BUSINESS IN THE HOME

Self-employed applicants conducting business in their home *50 percent of the time or less* will be underwritten with normal guidelines. Self-employed applicants conducting business *more than 50 percent of the time* in their home will be underwritten under the following guidelines:

- Full-time employment in current home-based occupation for at least two full years,
- Income verification: the two most recent tax returns, **business/personal**, with all schedules and W-2's,
- We will allow full benefits and To-Age-65 Benefit Period (based on age limitations listed below and Occ Class),
- To-Age-65 Benefit Period available for ages 50 or less,
- 1-, 2-, or 5-year Benefit Period available for ages 51 through 60,
- At the underwriter's discretion, we will try to make offers on cases that would have ratings and/or exclusions.

Note: W-2 employees working in the home more than 50 percent of the time will be underwritten with normal guidelines and will be considered for full benefits.

NEWLY SELF-EMPLOYED APPLICANTS

Newly self-employed applicants who do not have a full year tax return (January through December calendar year) from self-employment will be required to demonstrate prior full-time employment in a related field. No offers for coverage will be made to newly self-employed applicants without related experience. Any offers made will be based on the following:

- One-half of the applicant's documented average annual income over the last two years;
- Standard cases only – no waivers, no rate ups;
- 1-, 2-, or 5-year Benefit Period;
- Minimum 90-day Elimination Period;
- Applicant must be age 55 or younger;
- Maximum base Policy Monthly Benefit of \$2,000. Supplemental Disability Income Rider Monthly Benefit may be the maximum for which the applicant qualifies based on the result of the two-year income average divided by two; and
- No riders other than SDIR, RPR, HB, AIR, CAT and GIR.

Full benefits for personal disability income are available after one year of ownership of a new business. This period may be shortened further (at the underwriter's discretion) if the owner is taking over for a parent or managed the business prior to ownership.

AVIATION/AVOCATIONS

Persons involved in aviation, auto racing, hang gliding, sky diving, skin/scuba diving, or similar activities on an amateur basis can be considered for coverage in most cases. Report the activity on the application and complete the appropriate questionnaire. Usually, a policy amendment rider (waiver) will be attached to the Policy if the application is approved.

FOREIGN NATIONALS

Applications may be taken on U.S. citizens who permanently reside in the U.S. or on permanent resident aliens who have lived in the U.S. for at least two years and do not plan to return to their native country on a permanent basis. A photocopy of both sides of the applicant's resident alien card must be submitted with an application on a permanent resident alien.

Occupational Classification (continued)

One occupation class upgrade is allowed for business owners who have been self-employed for at least three years and have a net income of at least \$30,000. To-Age-65 is not available for upgrades from 1A to 2A. Medical professionals, farmers, and roofing contractors are not eligible for the upgrade.

DESCRIPTION OF CLASSES

Class 4A

Includes professional or office-type occupations that are rarely exposed to physical or occupational hazards. Examples include:

Accountant	Librarian
Architect	Pharmacist
Biologist	Real Estate Agent
Computer Consultant	Secretary

Class 3A

Includes occupations similar to Class 4A but with certain activities or hazards involving laboratory, technical, supervisory, and service work. Examples include:

Clergy	RN/LPN
Horticulturist	Sales Clerk
Lab Technician	Speech Therapist
Locksmith	Surveyor

Class 2A

Includes skilled and manual occupations in lighter industries, along with most machine operators.

Examples include:

Auto Mechanic	Electrician
Beautician	Farmer
Bricklayer	Plumber
Carpenter	Tailor

Class 1A

Includes occupations involving heavy manual labor or unskilled workers where there is increased risk of accident. Examples include:

Auto Body Repair	Painter
Crane Operator	Pottery Maker
Custodian	Roofer
Furniture Mover	Used Car Dealership

NE (Not Eligible)

Includes occupations not eligible for coverage due to exposure to serious accident or occupational hazards. Examples include:

Air Traffic Controller	Entertainer
Armed Forces	Pilot
Author	Self-employed Artist
Bartender	Student

Occupational Classification (continued)

SPECIAL OCCUPATIONS

Government Employees

Federal, State, County, and City employees are considered in the Occupational Schedule under appropriate classification for their job duties. This section also includes Law Enforcement, Fire Fighters, and Postal Workers.

Benefits allowed under this policy take into account that the SDIR offsets **dollar for dollar** any Social Insurance benefits received, while the base policy benefit does not. Therefore, Assurity will allow up to a maximum of \$1,000 Base Policy Benefit and up to the maximum SDIR Benefit as determined by the Table of Issue Limits by Income Level. If there is any other individual or group disability income insurance in force in addition to any government coverage, a Policy will not be offered.

The Guaranteed Insurability Rider is not available.

Railroad Employees

The benefit maximums for Railroad employees will be the same as those used for Government employees.

Teachers

If teachers are covered under any type of Teachers' Disability Retirement Plan, the benefit maximums will be the same as those used for Government employees.

Casino Employees

The normal benefit maximums for casino employees directly involved in gaming activities will be allowed based on salary, with the following guidelines:

- Gambling must be legalized in that state.
- The casino must be operated in accordance with the law.

All casino employees directly involved with gaming activities are classified as 1A. (Employees of casinos who are not involved with gaming activities are not considered "casino employees" and will not be subject to the above limitations. Example: Casino Restaurant Manager would be classified as 3A.)

NOTE: See the separate **Occupational Schedule** for a complete listing of occupations and their classes.

Underwriting Guidelines

MEDICAL EXAM REQUIREMENTS

Non-medical limits and examination requirements are based on:

1. Nearest age of Proposed Insured.
2. Total Individual Disability Income and Business Overhead Expense Benefit in force and applied for with Assurity Life Insurance Company or administered by Assurity Life Insurance Company.

Assurity reserves the right to require a medical examination and/or other medical requirements on any Proposed Insured.

<u>Ages</u>	<u>Monthly Benefit</u>	<u>All Benefit Periods</u>			
		<u>Exam</u>	<u>UA</u>	<u>SMA</u>	<u>EKG</u>
18-40	\$500 through \$2,500	No	No	No	No
	\$2,501 and over	Yes	Yes	Yes	No
41-50	\$500 through \$1,500	No	No	No	No
	\$1,501 and over	Yes	Yes	Yes	No
51-55	\$500 through \$1,000	No	No	No	No
	\$1,001 through \$5,000	Yes	Yes	Yes	No
	\$5,001 and over	Yes	Yes	Yes	Yes
56-60	\$500 through \$5,000	Yes	Yes	Yes	No
	\$5,001 and over	Yes	Yes	Yes	Yes

Applicants with a history of rheumatic fever, heart murmurs, or extensive medical history should not be paramedically examined. These applicants should be examined by a Physician. If there is any question about having an applicant examined, contact the Underwriting Department.

LAB SERVICES

Blood and urine kits are available through our office or our authorized paramedical firms. All blood and urine samples must be sent to our approved laboratory at the following address:

LabOne
10310 West 84th Terrace
Lenexa, KS 66214

Assurity will not accept blood chemistry and urinalysis test results from other laboratories.

INSPECTION REPORTS

Telephone inspection reports are ordered by Underwriting on all cases exceeding \$2,000 of total coverage applied for. The phone inspection will be completed by a commercial inspection company.

An inspection report may be ordered by Underwriting on any amount, if necessary. Please inform every applicant that a phone call may be received.

Underwriting Guidelines (continued)

COLLECTION LIMITS

A full initial premium may be collected at time of application when the amount of all in-force and applied-for disability coverage with Assurity or its affiliates does not exceed \$5,000. The \$5,000 limit applies to applications that have the health questions answered or the applicant is to be medically examined.

On applications with in-force and applied-for amounts that exceed the \$5,000 limit, or where the Proposed Insured has significant health problems, the case must be handled on a C.O.D. basis.

PARAMEDICAL SERVICES

Assurity reserves the right to require a medical exam in rare cases if necessary. The agent may schedule an exam at one of the following authorized firms:

American Paraprofessional System, Inc. (APPS) – 800-635-1677

Examination Management Services (EMSI) – 800-872-3674

REPLACEMENT GUIDELINES

If existing disability income coverage is to be replaced, the following states require that a replacement form be completed and submitted with the application:

Arkansas	Oklahoma	a
Colorado	Pennsylvania	Ivania
Connecticut	Rhode Island	Island
Delaware	South Carolina	Carolina
Florida	Texas	
Idaho	Utah	
Illinois	Vermont	ont
Iowa	Virginia	
Kentucky	Washington	
Massachusetts	West Virginia	Virginia
New Jersey	Wisconsin	Wisconsin

A copy of the complete replacement form must be left with the Proposed Insured.

Customer Service

CHANGES IN COVERAGE

Increasing Coverage

To **increase** the amount of the base policy benefit or the SDIR benefit, to **increase** the Benefit Period or to **decrease** the Elimination Period, a new application for coverage is required.

There are two methods for increasing an in-force disability Policy:

1. Complete an application for the amount of the increase in Monthly Disability Benefits and make arrangements for any needed medical requirements. When the application is approved, the new Policy will be issued for the amount of the increase. The Insured will then have two disability policies in force with Assurity. **OR**
2. Complete an application for the total amount of Monthly Disability Benefit, including the increase desired. Indicate on the application that the new Policy will replace an in-force Policy. Return the in-force Policy to Assurity with the application and make arrangements for any needed medical requirements.

Please note: Replacement forms are required in the states listed on the previous page.

When the application is approved, the new policy will be issued for the total amount of Monthly Disability Benefit using the current date. The in-force policy will be terminated. Commissions will be adjusted according to our normal replacement rules. The incontestable period for the new policy will be two years from the date of issue.

Decreasing Coverage

To **decrease** the Monthly Benefit or **increase** the Elimination Period, a dated written request from the Insured indicating the change is required. When the request is approved, an endorsement showing the changes is sent to the policyowner for addition to the Policy.

REINSTATEMENT OF A LAPSED POLICY

If a disability income policy lapses for nonpayment of a renewal premium, reinstatement can be applied for within 12 months after the date of lapse. In order to reinstate, the following items are required:

- a completed reinstatement application,
- a signed medical authorization, and
- one renewal premium.

If the application is approved, the effective date of reinstatement is the date of approval.

About Assurity

Assurity Life Insurance Company's origins are rooted in a century-long legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, long-term care, hospital indemnity and life insurance, annuities and specialty insurance plans through our representatives, worksite distribution and direct mail. Pension and investment management services are available through Assurity Advisors® Inc., a subsidiary of Assurity Life.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Revisions to this Product Guide

Date	Page	Update
5/05/2009 22		Added the "About Assurity" and "Revisions" section
5/05/2009 16		Foreign Nationals – changed from three to two years