

AssurityBalance® Personal Disability Income Insurance



Sample Occupations

4A	Accountants, attorneys, computer programmers, insurance agents and brokers, librarians, paralegal assistants, real estate agents and brokers, traveling salespersons, travel agents
3A	Cashiers, clergy, dentists and dental hygienists/technicians, lab technicians, nurses, retail liquor sales, real estate appraisers, surveyors, teachers, small animal veterinarians, trucking dispatchers
2A	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, bulldozer operators, carpenters, local delivery drivers, drywall installers, electricians, farmers, game wardens, glaziers, machinists, welders
1A	Ambulance drivers, auto body repair workers, bartenders for restaurants, bus drivers, custodians, exterminators, fire fighters [†] , furniture movers, police and other law enforcement officers [†] , building painters, roofers, swimming pool services, taxicab drivers, tree trimmers, long haul truckers, water well drillers

[†] Note: Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider.

Issue Ages	18 through 60	
Occupational Classes	4A, 3A, 2A, 1A	
Elimination Periods*	30, 60, 90, 180, and 365 days (all ages, all classes)	
Maximum Issue Limits	4A = \$9,000 3A = \$9,000 2A = \$7,500 1A = \$6,000 (Higher limits available for 4A and 3A subject to reinsurance availability)	
Benefit Periods	4A and 3A = 1, 2, 5-year and To Age 65 2A = 1, 2, and 5-year, and To Age 65 if: self-employed – under age 56, and in same business for 2 years with annual net of at least \$40,000 for 2 years; W-2 Employee – under age 56, with annual net of at least \$40,000 for 2 years. 1A = 1, 2, and 5-year	
Renewability	Guaranteed Renewable to Age 65	
Highlights*	<ul style="list-style-type: none"> • \$1,000 Home Modification Benefit • 2-Year Own Occupation Definition • List Bill Capability • Partial Disability Benefit • Presumptive Disability Benefit • Rehabilitation Benefit 	<ul style="list-style-type: none"> • Special consideration for self-employed • Survivor Benefit • Waiver of Premium Benefit
Optional Riders*	<ul style="list-style-type: none"> • Automatic Benefit Increase Rider • Catastrophic Disability Rider • Critical Illness Benefit Rider • 5-year Own Occupation Rider for 4A & 3A (5-year and To Age 65 only) • Guaranteed Insurability Rider • Hospital Benefit Rider 	<ul style="list-style-type: none"> • Non-cancelable Rider available for 4A & 3A (up to 5-year benefit period) • Residual Benefit Rider • Return of Premium Rider • Retroactive Injury Benefit Rider • Supplemental Disability Income Rider

Product availability, features and rates may vary by state.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life Insurance Company, or consult the policy contract.

Policy Form No. A-D100

For Agent Use Only.

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