

# AssurityBalance® Simplified Disability Income Insurance (DI)

## ***Not just a simplified app... but a true simplified issue product!***

If you've always seen the value of DI, but have avoided it because of traditional DI's many "moving parts," our new Simplified DI is the perfect product for you and your clients.

We've simplified the application, the underwriting and the issue process – and added very competitive commissions.



### **AssurityBalance Simplified Disability Income Insurance**

- Simple and short application...only a few pages
- Simplified and quick issue process...four-day guarantee on qualified applications, or we pay you \$100!
- Two broad occupational classes...professional/office workers and skilled/unskilled manual workers
- Simplified underwriting
- Complications of pregnancy...covered as an illness
- Sales tutorials on-line...why and how to sell Simplified DI
- No illustration necessary
- No income documentation

### **Why Sell AssurityBalance Simplified DI?**

You already have the clients – the same people who need life insurance or property and casualty coverage need DI! Expand your business without finding new clients or searching for referrals. It can also serve as a “door opener” for other insurance sales.

### **How to Sell AssurityBalance Simplified DI**

Introduce DI at annual reviews with your clients – those who earn a living need to protect their steady income stream. Focus on their specific financial obligations – the mortgage, car payments, health insurance premiums, etc. AssurityBalance Simplified DI helps your clients insure their most important asset...their income.

Now is the perfect time to add this DI product to your sales portfolio!

**Disability is the leading cause of personal bankruptcies. It causes nearly 50 percent of all mortgage foreclosures, compared to 2 percent caused by death.**

Health Affairs, The Policy Journal of the Health Sphere, Feb. 2, 2005

*See second page for product highlights.*

# AssurityBalance® Simplified Disability Income Insurance (DI)

## Product Highlights:



<b>Issue Ages</b>	18 through 59 (age last birthday)
<b>Rates</b>	Male/female, tobacco/non-tobacco Age Bands: 18 – 39, 40 – 49, 50 – 59
<b>Monthly Benefit</b>	\$300 – \$2,500 (maximum 60 percent of monthly income) Benefits will be reduced dollar for dollar up to 50 percent by the amount of social insurance (Social Security Disability, Workers' Compensation, Government Disability and Railroad Retirement and Disability)
<b>Benefit Period</b>	6 months, 1 or 2 years
<b>Elimination Period</b>	30, 60, 90 or 180 consecutive days
<b>Renewability</b>	Guaranteed to age 67; conditionally to age 70
<b>Employment Requirement</b>	30 hours per week
<b>Simplified Underwriting</b>	MIB and prescription drug check on all cases. Telephone inspections for applicants age 30+ with monthly benefit amounts of \$2,000+. APS only as needed by underwriting.
<b>Definition of Total Disability</b>	An illness or injury which keeps insured from doing the substantial and material duties of his or her own occupation.
<b>Partial Disability</b>	Pays 50 percent of the benefit (up to six months) when insured returns to work part time (20 hours a week or less) following a period of total disability when benefits are paid.
<b>Pregnancy/Maternity</b>	A normal pregnancy is not considered a total disability. However, a total disability resulting from conditions medically classified as "complications of pregnancy" is covered. See policy for complete details.
<b>Pre-Existing Condition</b>	If total disability begins within 12 months of the issue date as the result of a pre-existing condition, benefits are not payable.
<b>Occupational Classes</b>	<b>Class I: Professional/office occupations...</b> may have activities that involve laboratory, technical, supervisory or service work: biologist, accountant, sales clerk, clergy, horticulturist, pharmacist, architect, etc. <b>Class II: Skilled and unskilled manual occupations...</b> may involve operating machines, heavy manual labor and risks of accidents: electrician, plumber, farmer, roofer, painter, crane operator, furniture mover, beautician, custodian, auto mechanic, etc.
<b>Waiver of Premium</b> (no additional premium)	Premiums are waived after insured has been totally disabled for 90 days (or after the elimination period if longer).
<b>Riders Available</b> (for additional premium)	<b>Critical Illness Benefit Rider:</b> Pays 100 percent of a lump-sum benefit (\$5,000 or \$10,000) if the insured has a first-ever diagnosis of a covered illness – including heart attack, stroke or invasive cancer. Multiple benefit payment possible if insured has a heart attack or stroke and then has a cancer diagnosis...or vice versa (diagnoses must be separated by 180 days). A non-invasive cancer diagnosis pays 25 percent of the benefit. <b>Retroactive Injury Benefit Rider:</b> Pays benefits from day one when a total disability is the result of an injury – effectively removes the elimination period for a total disability due to an injury. <b>Return of Premium Benefit Rider</b> (issue ages 18 through 55): 100 percent of premiums paid (less any benefits received) are returned when the policy expires at age 67. If terminated before then, a percentage of premiums paid (less any benefits received) are returned (see table in contract).

Policy Form No. I D0710. Rider Form Nos.:  
 R I0711 Critical Illness Benefit Rider  
 R I0712 Retroactive Injury Benefit Rider  
 R I0713 Return of Premium Rider

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 review the policy contract.

**For Agent Use Only.**

15-218-02181 (10/08)



PO Box 82533 • Lincoln, NE 68501-2533  
 (800) 276-7619 • www.assurity.com