

## Medical Conditions Considered

*Clients who are currently employed full time with these health histories may be considered for Graded Benefit Disability Income Protection:*

ADD/ADHD	Hepatitis
Addison's Disease	Hodgkin's Disease
Alcoholism	Ileitis
Aneurysm (except brain)	Intestinal by-pass
Angina Pectoris	Kidney transplant
Anxiety	Lupus, Discoid
Arthritis	Meniere's Disease
Attempted Suicide	Mental/Nervous Disorders
Bipolar Disorders	Multiple Sclerosis
Cancer	Obsessive Compulsive Disorder
Cardiomegaly	Osteomyelitis
Cerebral palsy	Overweight
CVA – Stroke	Pacemakers
Cholesterol (high)	Pancreatis
Chronic Fatigue Syndrome	Paraplegic
COPD	Peripheral Vascular Disease
Coronary Artery Disease – Angioplasty /By-Pass	Poliomyelitis
Crohn's Disease	Psoriatic Arthritis
Depression	Pyelitis
Diabetes	Rheumatic Heart Disease
Drug Abuse	Rheumatoid Arthritis
Elevated Liver Enzymes	Sarcoidosis
Epilepsy	Sleep Apnea
Fibromyalgia	Spondylitis, Ankylosing
Heart Attack	Tuberculosis
Heart Murmurs – Organic	Ulcerative Colitis
Heart Valve Replacement	

Assurity Life Insurance Company has enjoyed a legacy of excellence since 1890. The formula has been a simple one – provide quality insurance products at affordable prices. We continue to ensure financial stability for families and businesses through a broad range of products including life, disability income, and critical illness insurance, as well as annuities. Assurity products are available through your insurance representative or in your workplace.

Located in Lincoln, Nebraska, Assurity has earned an A- (Excellent) rating from A.M. Best Company, independent insurance analysts. This rating reflects sound management practices, favorable investment returns, and a low net cost to policyholders.

Assurity, the successor to Woodmen Accident and Life Company, is a member of the Lincoln Insurance Group, whose assets exceed \$1 billion. The Lincoln Insurance Group stands on the strength of its companies' shared traditions of integrity, financial accountability and a history of commitment to every policyholder.



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# GRADED BENEFIT DISABILITY INCOME PROTECTION



*Designed with you in mind.*

ASSURITY  
**BALANCE**<sup>®</sup>

## AssurityBalance® Graded Benefit Disability Income Protection

# A medical crisis or serious accident could topple your financial security...

Nothing can throw your life out of balance like a disability – even a short term one. Besides the physical challenge, not being able to earn a paycheck can impact your life and lifestyle for years to come.

Unfortunately, not everyone can qualify for disability income protection – sometimes a past medical event or on-going health condition prevents coverage. Now, AssurityBalance® Graded Benefit Disability Income Protection offers tailor-made **paycheck security** for you and others who are employed but may have some health issues.

Today is the day you can make the choice to safeguard your income!

Assurity realizes that **‘one size’ doesn’t necessarily ‘fit all’** in disability protection, so this policy has been designed with you in mind.

*Try it on, you’ll like the fit.*

**Now you may qualify for valuable disability income coverage even if you have a past medical issue or on-going health condition!**

### Policy Highlights

- ▶ **Employment:** Must be employed 30 or more hours a week for pay
- ▶ **Elimination Period:** Select 30, 60, 90, 180, or 365 days\*
- ▶ **Benefit Period:** Select 2, 5, or 10 years
- ▶ **Graded Benefits:** 35% of benefit for the duration of a disability beginning in the first policy year; 70% benefit for the duration of a disability beginning in the second policy year; 100% benefit for the duration of a disability beginning in the third (and successive) policy years
- ▶ **Premiums:** Level to age 65, tobacco/non-tobacco, male/female
- ▶ **Occupations:** Most accepted, no variation of premiums by occupation
- ▶ **Issue Ages:** 18 – 60
- ▶ **Issue Limits:** \$500 – \$11,000 monthly

\*30 day elimination period only available with 2 year benefit period, 365 elimination period only available with 5 & 10 year benefit period.

### Policy Enhancements *Included at no additional cost to you!*

**Partial Disability** – 50% of last monthly benefit paid – partial disability benefits extend for 6 months.

**Survivor Benefit** – If you die after having received monthly benefits for a total disability for at least 12 months, your beneficiary or estate gets a lump sum payment of six times the policy monthly benefit.

**Vocational Rehabilitation** – If you need to change directions in your career to re-enter the workforce following your disability, there is an option for education or training at a college or vocational school (maximum amount equal to 6 months of benefits).

**Waiver of Premium** – After you have been totally disabled for 90 days (or your elimination period – whichever is longer), your premiums are waived. Any premium paid during that period will be refunded.

**Home Modification** – We will pay \$1000 (once in a lifetime) for home renovation to improve your access or use while you are totally disabled. (Complete terms and conditions noted in policy).

### Optional Riders

*Add these to your policy to expand your protection*

**5 Year Own Occupation Rider** – Extends own occupation portion of the definition of total disability from 2 to 5 years

**Supplemental Disability Income – Graded Benefit Rider** – During total disability, pays the rider monthly benefit, less any social insurance benefits received. Maximum issue limit \$1,200 monthly benefit; benefit amount may be limited by underwriting.

**Non-graded Injury Rider** – During the first two years the policy is in force, pays 100% of the benefit amount if a total disability is due to an injury.



AssurityBalance® Graded Benefit Disability Income Protection may not be available in all states. Policy terms and benefits may vary by state. Please refer to the policy for full details and definitions.