



Income Protection Individual Disability Income Insurance Product Highlights

Issue Ages	18 through 60; age last birthday as of issue date	
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, cleaning and maintenance services, firefighter ¹ , police officer ¹ , roofer, truck driver	
Maximum Weekly Benefits	\$50 to \$600 weekly: for Self-Employed or Commissioned Salesperson \$50 to \$1,000 weekly: for W-2 Employees	
Benefit Periods	13-week, 26-week, 1-year, 2-year	
Elimination Periods	Accident and Sickness <ul style="list-style-type: none"> 13-week: 0/7, 0/14, 7 or 14 days 26-week: 0/7, 0/14, 7, 14 or 30 days 1-year: 0/7, 0/14, 7, 14, 30, 60 or 90 days 2-year: 30, 60 or 90 days 	Accident-Only <ul style="list-style-type: none"> 13-week: 0, 7 or 14 days 26-week: 0, 7, 14 or 30 days 1-year: 0, 7, 14, 30, 60 or 90 days 2-year: 30, 60 or 90 days
Underwriting Classes	Accident and Sickness Non-Tobacco; Tobacco	Accident-Only Standard – Uni-Tobacco
Underwriting	No income verification No medical exams	
Renewability	Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time	
Base Benefits	Accident and Sickness <ul style="list-style-type: none"> Total Disability Benefit Partial Disability Benefit Presumptive Disability Benefit Waiver of Premium Benefit Childbirth Benefit Organ Donor Benefit Social Insurance Offset (optional)² 	Accident-Only <ul style="list-style-type: none"> Total Disability Benefit Partial Disability Benefit Presumptive Disability Benefit Waiver of Premium Benefit
Optional Riders <i>(additional premium, not available in all states)</i>	Accident and Sickness <ul style="list-style-type: none"> Catastrophic Disability Rider Family Care Rider Guaranteed Insurability Rider Retroactive Injury Rider Return of Premium Rider Stay-at-Home Spouse Disability Income Rider 	Accident-Only <ul style="list-style-type: none"> Guaranteed Insurability Rider Return of Premium Rider Retroactive Injury Rider Stay-at-Home Spouse Disability Income Rider
Policy Fee	Accident and Sickness \$25 annually, commissionable	Accident-Only No policy fee
Electronic Application	E-app only: quickstart.assurity.com/Agent-IncomeProtection	

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

2. Optional benefit to lessen policy premium, available to the applicant with the Accident and Sickness coverage option for the 2-year benefit period.

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Policy Form No. IH2016 and Rider Form Nos. R I2019, R I2020, R I2022, R I 2023, R I2024 and R I2025 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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