



# Business Overhead Expense Disability Income Insurance Product Highlights

<b>Intended Markets</b>	Small-business owners
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Owned the business for more than one year</li> <li>Actively working (full time) in ownership, management and administration of the business</li> <li>\$10,000 minimum net profit for the business for past year</li> <li>10 or fewer employees</li> </ul>
<b>Occupational Classes</b>	4A, 3A, 2A
<b>Issue Ages</b>	18 through 60 years (age nearest birthday)
<b>Premiums</b>	Tobacco/Non-Tobacco rates. Level premiums.
<b>Elimination Periods</b>	30, 60 or 90 days
<b>Benefit Amounts</b>	\$500 - \$20,000 monthly
<b>Benefit Periods</b>	1 year or 2 years
<b>Renewability</b>	Guaranteed renewable to age 65; conditionally renewable to age 70
<b>Covered Overhead Expenses</b>	<p>Generally accepted tax deductible expenses including:</p> <ul style="list-style-type: none"> <li>Employee salaries, wages, benefits</li> <li>Utilities (including telephone)</li> <li>Rent or mortgage payments</li> <li>Payments for furniture and equipment</li> <li>Business property and liability premiums</li> <li>Office maintenance services</li> <li>Service fees for accounting, etc.</li> <li>Property and payroll taxes</li> <li>Interest payments on debts</li> <li>Other fixed expenses</li> </ul>
<b>Waiver of Premium</b>	Premiums waived following 90 days of total disability

## Sample Occupations

4A	Accountants, attorneys, computer programmers, insurance agents and brokers, real estate agents and brokers, traveling salespersons, travel agents, etc.
3A	Dentists, retail liquor sales, real estate appraisers, surveyors, small animal veterinarians, etc.
2A	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, carpenters, drywall installers, electricians, farmers, glaziers, machinists, welders, etc.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.  
Policy Form No. A-D106 underwritten by Assurity Life Insurance Company, Lincoln, NE.

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.