



Income Protection Individual Disability Income Insurance Product Guide

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.
Product availability, features and rates may vary by state.

Important Notice

Product Guide for Income Protection Individual Disability Income Insurance

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.

This is a product guide for policy Form No. I H2016. Any prior guide does not apply to this product.

Policy Form No. I H2016 and Rider Form Nos. R I2020, R I2022, R I 2023, R I2024 and R I2025 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policies and riders may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic product guide. **Product availability, features and rates may vary by state.** Key differences by state are summarized in the State Specific Information section. Your state may require a state-specific contract and/or application. State-specific applications are also available on AssureLINK, as detailed in the Forms section.

This product guide is for agent use only. It is not for use with consumers.

Table of Contents

Important Notice.....	2
Policy Description	4
Policy Benefits.....	5
Optional Policy Benefit.....	6
Social Insurance Offset	6
Optional Riders	7
Catastrophic Disability Rider <i>(Not available in CA)</i>	7
Guaranteed Insurability Rider	7
Retroactive Injury Rider.....	8
Return of Premium Rider	9
Stay-at-Home Spouse Disability Income Rider <i>(Not available in CA)</i>	10
Definitions.....	11
Limitations and Exclusions.....	16
Administrative Guidelines	17
Premium Payment.....	17
Coverage Information.....	18
Coverage Changes	18
Reinstatement of a Lapsed Policy.....	19
Claims Guidelines	19
Claims Questions	19
Claims Procedures.....	19
Premium Rates	20
Quotes	20
Forms	20
State Specific Information.....	21
Revisions to this Product Guide.....	22
About Assurity	23
Connect with us!	23
Why Assurity?	23

Policy Description

The following policy description is according to the policy as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the policy. Some key differences are summarized in the State Specific Information section.

Income Protection Individual Disability Income Insurance Policy

(Form No. IH2016)

A guaranteed-renewable disability income insurance policy for individuals available via digital distribution. It pays benefits described below if the insured person is disabled, subject to policy provisions.

Coverage Options: Accident and Sickness or Accident-Only

Issue Ages: 18 through 60; age last birthday as of issue date

Renewability: Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time

Underwriting Classes: As follows per coverage option –

Accident and Sickness

- Non-Tobacco – no use of tobacco or nicotine-based products, or substitutes within the last 12 months
- Tobacco – currently using tobacco or nicotine-based products, or substitutes

Accident-Only

- Standard – uni-tobacco

Occupation Classes: 4A, 3A, 2A, 1A in order of least risk to most risk

Total Disability Weekly Benefit: As follows for total disability to a maximum of 60 percent of income; issue amounts rounded to the lowest \$5 increment.

- For Self-Employed or Commissioned Salesperson – \$50 through \$1,000
- For W-2 Employees – \$50 through \$1,500

Maximum Benefit Periods: 13-week, 26-week, 1-year, 2-year

Elimination Periods: As follows per coverage option –

Accident and Sickness

- 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 and 90 days

Accident-Only

- 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 and 90 days

Issue Limitations: Available through Table 4 (200 percent). *(Also see Financial Underwriting Guidelines section of the Underwriting Guide.)*

Underwriting: Utilizes a simplified application with a traditional fully underwritten approach. Medical records will be ordered for the Accident and Sickness coverage, if necessary. Coverage may be offered with a policy amendment rider, special class premium, longer elimination period, shorter benefit period or a combination of any of these.

Rate Structure: Premiums are level for the guaranteed renewal period; based on gender, tobacco use (for Accident and Sickness coverage), age, occupation class, benefit amount, benefit period and elimination period. Premiums increase annually for the conditionally renewable period.

Policy Fee: As follows per coverage option –

Accident and Sickness – \$25 annually (commissionable)

Accident-Only – No policy fee

Premium Modes: Annual, 1.000; Semi-Annual, 0.510; Quarterly, 0.264; Monthly (automatic bank withdrawal or credit card), 0.087

Policy Benefits

The following policy benefits are according to the policy as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the policy. Some key differences are summarized in the State Specific Information section.

Total Disability Benefit

Pays the Total Disability Weekly Benefit if the insured person is totally disabled and the elimination period has been satisfied. Benefits will continue while the insured person is totally disabled up to the Maximum Benefit Period.

Benefits will only be paid for one of multiple concurrent disabilities (*disabilities occurring at the same time from different causes*). Also, a recurrent total disability (*a continuation of a prior disability from the same or related cause*) will be considered a new total disability if separated from the prior total disability by a period of 180 days or more where the insured person is continuously employed on a full-time basis and not receiving any disability benefits under the policy or riders. A new total disability is subject to a new elimination period and starts a new maximum benefit period. Any other recurrent total disability is considered a continuation of a prior total disability, not subject to a new elimination period nor starting a new maximum benefit period.

Partial Disability Benefit

Pays 50 percent of the Total Disability Weekly Benefit if the insured person is partially disabled and has resumed part-time employment following a period where they were receiving total disability benefits. Benefits will continue while the insured person is partially disabled up to the remainder of the Maximum Benefit Period, but no longer than 26 weeks.

Presumptive Disability Benefit

Pays the Total Disability Weekly Benefit if presumptively disabled, regardless of the insured person's ability to work or whether they are under a physician's care. The elimination period does not need to be satisfied to receive benefits.

Waiver of Premium Benefit

Renewal premiums will be waived on the first premium due date after the insured person has been totally disabled for the elimination period or 30 consecutive days, whichever is longer. Any premiums paid during this period, which became due after total disability started, will be refunded. Waiver ends when the insured person is no longer receiving Total Disability Weekly Benefits.

Childbirth Benefit *(not included with Accident-Only coverage)*

Pays a lump sum benefit of two times the Total Disability Weekly Benefit, not to exceed \$500 if the insured person gives birth to a child. The benefit is paid to reflect some level of disability assumed for any childbirth. Pays in addition to any Total Disability Weekly Benefit received due to complications of pregnancy.

This benefit is payable for a maximum of one child per calendar year. A birth certificate is required for proof of claim. The elimination period does not need to be satisfied to receive the benefit.

Organ Donor Benefit *(not included with Accident-Only coverage)*

Pays benefits on the same basis as any other sickness if the insured person becomes disabled as the result of transplanting an organ or donating bone marrow from their body to another person.

Optional Policy Benefit

The following optional policy benefit is according to the policy as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the policy. Some key differences are summarized in the State Specific Information section.

Social Insurance Offset

Optional benefit to lessen policy premium, available to the applicant with the Accident and Sickness coverage option for the 2-year benefit period. Reduces the Total Disability Weekly Benefit dollar for dollar by the amount of social insurance benefits received.

The reduction in Total Disability Weekly Benefit is calculated by multiplying the amount of monthly social insurance benefits received by 12, then dividing by 52. The offset will not reduce the Total Disability Weekly Benefit by more than 75 percent or below \$75.

Payment of the Total Disability Weekly Benefit is subject to policy provisions detailing expectations that the insured person applies for and actively pursues social insurance benefits available.

Availability: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date

Renewability: Guaranteed renewable to age 65

Issue Limitations: Only available with the Accident and Sickness coverage option and the 2-year benefit period.

Social Insurance Benefits:

- Social Security Disability Benefit – Any primary or family disability benefits the insured person is eligible for under the U.S. Social Security Act.
- Workers' Compensation – Any benefits the insured person is eligible for under any Workers' Compensation Act or Occupational Disease Law. Included are all state and U.S. territory laws.

- Government Retirement and Disability Fund Benefit – Any disability benefits the insured person is eligible for (including dependent benefits) under any Federal, State, County, City or other governmental subdivision retirement and/or disability fund including, but not limited to, Veteran's Administration benefits.
- Railroad Retirement Disability Income - Any primary or family disability benefits the insured person is eligible for under the Railroad Retirement Act.

Optional Riders

(at additional cost)

The following rider descriptions are according to riders as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the riders. Some key differences are summarized in the State Specific Information section.

Catastrophic Disability Rider *(Not available in CA)*

(Form No. R I2025)

Pays the Catastrophic Disability Weekly Benefit if the insured person is catastrophically disabled and the elimination period has been satisfied. Benefits are in addition to the Total Disability Weekly Benefit and will continue while the insured person is catastrophically disabled up to the Maximum Benefit Period.

Catastrophic Disability means the insured person is totally disabled and has been certified by a physician as:

- being unable to perform at least two activities of daily living (ADLs);
- requiring substantial supervision by another person to protect the insured person from threats to health and safety due to their severe cognitive impairment; or
- being presumptively disabled.

Availability: Available at time of application only

Coverage Options: Automatically same as Accident and Sickness coverage; not available with Accident-Only coverage

Issue Ages: 18 through 60; age last birthday as of issue date

Renewability: Guaranteed renewable to age 65

Benefit Amounts: Minimum of \$25 up to 50 percent of the policy's Total Disability Weekly Benefit at issue, not to exceed \$500

Maximum Benefit Periods: Automatically same benefit period as selected for the policy

Elimination Period: Automatically same elimination period as selected for the policy

Issue Limitations: Not available with Accident-Only policy coverage option. For Accident and Sickness policy coverage option, not available with 13-week and 26-week policy benefit periods or 1-year policy benefit period with 0/7, 0/14, 7 or 14 day elimination periods.

Guaranteed Insurability Rider

(Form No. R I2020)

The Guaranteed Insurability Rider gives the insured person the option to increase the Total Disability Weekly Benefit by purchasing additional amounts of insurance. Additional amounts will have the same benefit period and elimination period as the policy. Increases do not require evidence of insurability and are based on the insured person's current income and Assurity's issue and participation limits in effect on the option date.

Premiums for the additional insurance will be based on the insured person's attained age and Assurity's then-current rates. The insured person cannot exercise an option if disabled or receiving disability benefits.

There is no limit on the number of options exercised; however, the sum of all increases cannot exceed the total of the original policy weekly benefits. Increases must be requested in writing to Assurity during the option period – the 60-day period preceding the option date. Option dates are policy anniversaries starting two years after issue.

However, requests can be made prior to two years after issue and outside of the option period to accelerate the next available option date to an earlier date with proof of a life event received at Assurity within 45 days of the event. If acceleration is exercised, the next option date will not be available. Life events are any of the following: marriage, divorce, death of a spouse or child, birth or adoption of a child, loss of employer-paid group disability income coverage or an increase of monthly income of at least 25 percent from the last time coverage was purchased through the policy or the rider.

Availability: Available at time of application only

Issue Ages: 18 through 55, age last birthday as of issue date

Renewability: Guaranteed renewable to age 60

Option Amounts: Minimum of \$50 up to the amount available based on the insured person's current income and Assurity's issue and participation limits in effect on each option date (in \$5 increments); the sum of all increases cannot exceed the original Total Disability Weekly Benefit.

Issue Limitations: Not available with substandard policies; available on a case-by-case basis for policies with a policy amendment rider. Not available for government employees or railroad employees.

Retroactive Injury Rider

(Form No. R 2022)

The Retroactive Injury Rider will pay a lump sum benefit if an injury causes the insured person to become totally disabled within 30 days of the injury, and the insured person remains continuously totally disabled until the end of the elimination period.

Availability: Available at time of application only

Issue Ages: 18 through 60; age last birthday as of issue date

Renewability: Guaranteed renewable to age 65

Lump Sum Benefit: The benefit is payable as a lump sum after the elimination period as follows –

- For 30-day elimination period – Total Disability Weekly Benefit times 4
- For 60-day elimination period – Total Disability Weekly Benefit times 8
- For 90-day elimination period – Total Disability Weekly Benefit times 12

Issue Limitations: Only available with the 30-day, 60-day and 90-day elimination periods.

Return of Premium Rider*(Form No. R I2023)*

The Return of Premium Rider will pay a returned premium benefit upon policy cancellation, policy lapse, the insured person's death or the policy anniversary following the insured person's attained age 65. The benefit is calculated as follows:

1. Add together all policy and rider premiums paid or waived.
2. Multiply this premium amount by the appropriate percentage based on completed policy year. (See following Return of Premium Benefit Schedule.)
3. Subtract from this amount all policy and rider benefits paid.

Availability: Available at time of application only

Issue Ages: 18 through 55; age last birthday as of issue date

Renewability: Guaranteed renewable to age 65

RETURN OF PREMIUM BENEFIT SCHEDULE					
For insured persons age 18 through 44					
Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage
1	0%	9	36%	17	71%
2	0%	10	42%	18	74%
3	5%	11	47%	19	78%
4	8%	12	51%	20	82%
5	9%	13	56%	21	85%
6	13%	14	60%	22	89%
7	22%	15	63%	23	92%
8	30%	16	67%	24	96%
				25+	100%
For insured persons age 45 through 55					
Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage		
1	0%	6	13%		
2	0%	7	22%		
3	5%	8	30%		
4	8%	9	40%		
5	9%	10 +	50%		

Stay-at-Home Spouse Disability Income Rider *(Not available in CA)**(Form No. R I2024)*

The Stay-at-Home Spouse Disability Income Rider pays the rider Total Disability Weekly Benefit if the insured spouse is totally disabled and the elimination period has been satisfied. Benefits will continue while the insured spouse is totally disabled up to the rider Maximum Benefit Period.

Total Disability is defined as a disability due to sickness or injury *(as applies to policy coverage selected)* which:

- starts while this rider is in force;
- requires physician's care unless the insured spouse's physician certifies they have reached the maximum point of recovery; and
- keeps the insured spouse from doing the substantial and material duties of their own occupation, *(the normal daily activities performed at the time they become disabled)*.

Availability: Available at or after time of application based on the following criteria –

- a working spouse has or is applying for an Income Protection DI policy;
- the stay-at-home spouse resides with the working spouse;
- the stay-at-home spouse does not currently have other DI coverage in force or applied for;
- the stay-at-home spouse is not disabled at time of application; and
- the stay-at-home spouse is not receiving retirement benefits, or working for wage, salary or profit.

Coverage Options: Automatically same coverage – Accident and Sickness or Accident-Only – as selected for the policy

Issue Ages: Stay-at-home spouse's age 18 through 60; age last birthday as of issue date

Renewability: Guaranteed renewable to the earlier of the policy insured person's age 65 or stay-at-home spouse's age 65

Underwriting Classes: As follows per coverage –

- Accident and Sickness – Non-Tobacco (no use of tobacco or nicotine-based products, or substitutes within the last 12 months) or Tobacco (currently using tobacco or nicotine-based products, or substitutes)
- Accident-Only – Standard (uni-tobacco)

Total Disability Weekly Benefit: \$50 through \$250; cannot exceed policy weekly benefit

Maximum Benefit Periods: Automatically same as selected for the policy

Elimination Periods: Automatically same as selected for the policy

Definitions

The following definitions apply to the policy and riders as approved in most states. Definitions may vary by state. For a list of all definitions, refer to the actual policy and riders. Some key differences are summarized in the State Specific Information section.

Acceleration Date *(as applies to the Guaranteed Insurability Rider)*

The date Assurity receives a request to purchase additional insurance associated with a life event.

Activities of Daily Living (ADLs) *(as applies to the Catastrophic Disability Rider)*

Certain basic daily tasks necessary to maintain the insured person's health and safety. In the rider, ADLs refer to the activities described below:

- Bathing – Washing oneself by sponge bath; or in either a tub or shower including the task of getting into or out of the tub or shower.
- Continence – The ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).
- Dressing – Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
- Eating – Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
- Toileting – Getting to and from the toilet, transferring on and off the toilet and performing associated personal hygiene.
- Transfer and Mobility – The ability to move into or out of a bed, chair or wheelchair or to move from place to place, either via walking, a wheelchair, cane, crutches, walker or other equipment.

Annual Income

The applicant's gross income earned their occupation(s) including salary, wages, bonuses, commissions, fees and other pay for personal services as reported for federal income tax purposes. If the applicant is self-employed or owns a business, annual income is their share of gross income earned by the business(es), plus any salary or draw from the business(es), minus their share of normal and customary business expenses specified as deductible for tax purposes, as reported for federal income tax purposes.

Catastrophic Disability *(as applies to the Catastrophic Disability Rider)*

The insured person is totally disabled and has been certified by a physician as:

- being unable to perform at least two activities of daily living;
- requiring substantial supervision by another person to protect them from threats to health and safety due to their severe cognitive impairment; or
- meeting the definition of presumptively disabled as defined in the policy.

Catastrophic Disability Elimination Period *(as applies to the Catastrophic Disability Rider)*

The number of consecutive days the insured person must be catastrophically disabled before being eligible for benefits as shown in the rider schedule. Assurity does not pay benefits during the catastrophic disability elimination period.

Complication of Pregnancy *(as applies to Accident and Sickness coverage)*

A condition when the pregnancy is not terminated, with diagnosis which is distinct from pregnancy, adversely affected by pregnancy or caused by pregnancy, and includes, but which is not limited to: acute nephritis, anemia of pregnancy, nephrosis, cardiac decompensation, incompetent cervix, missed abortion, placenta previa, puerperal infection and similar medical and surgical conditions of comparable severity. It also includes emergency Caesarean delivery, ectopic pregnancy which is surgically terminated, spontaneous termination of pregnancy which occurs during a period of gestation when a viable birth is not possible, hyperemesis gravidarum (pernicious vomiting), preeclampsia and eclampsia. Complications of Pregnancy cease upon termination of the pregnancy.

Complication of Pregnancy does not include false labor, pre-term contractions of labor, advanced maternal age, occasional spotting, non-emergency Caesarean delivery, postpartum depression, physician prescribed rest during the period of pregnancy, morning sickness, back pain and similar conditions which, although associated with the management of a difficult pregnancy, are not medically classified as a distinct Complication of Pregnancy

Concurrent Disabilities

Disabilities occurring at the same time caused by more than one sickness or injury *(as applies to coverage selected)*, whether they are related or not.

Covered Accident

An unforeseen event or occurrence which directly, independently and exclusively results in an injury and (a) occurs on or after the policy's or rider's issue date, (b) occurs while the policy or rider is in force and (c) is not caused by or a result of an activity or condition listed in the Exclusions section of the policy.

Elimination Period

The number of consecutive days the insured person must be totally disabled before being eligible for benefits as shown on the schedule or rider schedule. Assurity does not pay benefits during the elimination period.

Employed/Employment on a Full-Time Basis

Working for pay at least 30 hours per week.

Increase Amount *(as applies to the Guaranteed Insurability Rider)*

The amount by which the Total Disability Weekly Benefit will be increased relative to any option date.

Injury

Bodily harm that is caused solely by or is the result of a covered accident. All injuries sustained in any one covered accident and all complications are considered to be a single injury. Disability must begin within 30 days of the injury, otherwise it will be considered to be caused by a sickness.

Life Event *(as applies to the Guaranteed Insurability Rider)*

The insured person's marriage or divorce, death of a spouse or child, birth or adoption of a child, loss of employer-paid group disability income coverage or increase in annual income of at least 25% from the last time the insured person purchased coverage through the policy or the rider.

Maximum Benefit Period *(as applies to the policy)*

The maximum period of time any combination of Total Disability Weekly Benefits and Partial Disability Weekly Benefits, if any, are paid as shown on the schedule. For a Maximum Benefit Period stated in years, a maximum of 52 weekly benefits will be paid each benefit year.

(as applies to 2-year benefit period)

Benefits will not be paid past the policy anniversary following the insured person's age 65, except:

- if the total disability starts after the insured person is age 64, the Maximum Benefit Period is one year; or
- if Assurity renews the policy past the insured person's age 65, the Maximum Benefit Period is one year.

Maximum Benefit Period *(as applies to the Stay-at-Home Disability Income Rider)*

The maximum period of time any combination of rider Total Disability Weekly Benefits, as shown on the schedule. For a Maximum Benefit Period stated in years, a maximum of 52 weekly benefits will be paid each benefit year.

(as applies to the 2-year benefit period)

Benefits will not be paid past the policy anniversary following the insured person's age 65, except if the total disability starts after the insured person is age 64, the Maximum Benefit Period is one year.

Maximum Catastrophic Benefit Period *(as applies to the Catastrophic Disability Rider)*

The maximum period of time the Catastrophic Disability Weekly Benefit is payable due to a catastrophic disability as shown in this rider schedule. For a Maximum Catastrophic Benefit Period stated in years, a maximum of 52 weekly benefits will be paid each benefit year.

(as applies to the 2-year benefit period)

Benefits will not be paid past the rider anniversary following the insured person's age 65, except if the catastrophic disability starts after the insured person is age 64, the Maximum Catastrophic Benefit Period is one year.

Mental and/or Nervous Disorder *(as applies to Accident and Sickness coverage)*

Any disorder listed in the Diagnostic and Statistical Manual of Mental Disorders (DSM), most current as of the date of disability, published by the American Psychiatric Association (APA), excluding Alzheimer's disease, dementia, and organic brain damage caused by an accident or head trauma. If the DSM is discontinued or replaced, Mental and/or Nervous Disorders will include those disorders listed in the diagnostic manual then in use by the APA as of the date of the disability, excluding Alzheimer's disease, dementia and organic brain damage caused by an accident or head trauma. If the APA no longer publishes a diagnostic manual or ceases to exist, Assurity may substitute a comparable diagnostic manual subject to approval by the Interstate Insurance Product Regulation Commission before use.

Monthiversary *(as applies to the definition of reinstatement date)*

The month and day of the issue date in succeeding calendar months. If there is no day in a calendar month that coincides with the issue date, the monthiversary will be the first day of the following month.

Option Date *(as applies to the Guaranteed Insurability Rider)*

An anniversary of the issue date. The first Option Date must be at least two years after the issue date.

Option Period *(as applies to the Guaranteed Insurability Rider)*

The period beginning 60 days prior to any option date and ending on the option date.

Own Occupation *(as applies to the policy)*

The occupation(s) in which the insured person is engaged at the time their disability begins. If the insured person is unemployed one year or less from the time their disability begins, Own Occupation will be the occupation in which they were engaged prior to becoming unemployed. If the insured person has been unemployed for more than one year, Own Occupation will be an occupation which fits them by education,

training or experience. If the insured person has retired prior to becoming disabled, is receiving retirement benefits and is not engaged in any other occupation, Own Occupation will be the normal daily activities performed by them at the time they become disabled.

Own Occupation *(as applies to the Stay-at-Home Spouse Disability Income Rider)*

The normal daily activities performed by the insured person at the time they become disabled.

Partial Disability

A degree of disability due to sickness or injury *(as applies to coverage selected)* which:

- starts while the policy is in force;
- requires physician's care unless the physician certifies that the insured person has reached the maximum point of recovery; and
- after the elimination period, keeps the insured person from doing one or more, but not all, of the substantial and material duties of their own occupation or results in the loss of 25 percent or more of the time spent by them in the usual daily performance of the duties of their own occupation.

If the time spent by the insured person in the usual daily performance of the duties of their own occupation is less than 25 percent and all other policy provisions are met, total disability benefits apply.

Physician

A doctor of medicine, psychology or osteopathy who is legally licensed within the United States by the state medical board, or a health care practitioner who is legally licensed within the United States and is acting within the scope of his or her license, to treat a sickness or injury causing disability. Such physician cannot be the insured person, a member of the insured person's immediate family or a business associate.

Physician's Care

The regular and personal care of a physician, which under prevailing medical standards, is appropriate for the condition causing the disability.

Pre-existing Condition

A sickness or physical condition for which the insured person had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, received medical consultation, advice or treatment from a physician or had taken prescribed medication within a one year period preceding the issue date of coverage. Pre-existing condition does not include a condition that was disclosed on the insured person's application and not excluded from coverage by name or specific description as of the date of loss.

Presumptively Disabled

The insured person's permanent and irrevocable loss due to sickness or injury *(as applies to coverage selected)* of one of the following: speech, hearing in both ears, sight in both eyes, use of both feet, use of both hands or use of one hand and one foot. Permanent and irrevocable loss of sight means both eyes measure at or below 20/200 after reasonable effort has been made to correct the insured person's vision using the most advanced medically acceptable procedures and devices available. Permanent and irrevocable loss of hearing means hearing in both ears cannot be restored by hearing aids. The insured person will be considered totally disabled if presumptively disabled.

Recurrent Total Disability

A situation in which the insured person becomes totally disabled, ceases to be totally disabled, then becomes totally disabled again from the same or related sickness or injury *(as applies to coverage selected)*. The latter total disability will be considered a recurrent total disability.

Severe Cognitive Impairment *(as applies to the Catastrophic Disability Rider)*

The deterioration or loss of intellectual capacity that is measured by clinical evidence and standardized tests which reliably measure impairment in short-term or long-term memory; orientation to people, places, or time; deductive or abstract reasoning; or judgement as it relates to safety awareness.

Sickness *(as applies to Accident and Sickness coverage)*

An illness, disease or pregnancy, including complications of pregnancy, that is diagnosed or treated on or after the issue date of the policy and while the policy is in force. Assurity will accept a physician's diagnosis of complications of pregnancy.

Substance Abuse

Drug abuse, alcoholism, or chemical dependency.

Substantial and Material Duties

The important tasks, functions and operations generally required for an occupation that cannot be reasonably omitted or modified.

Substantial Supervision *(as applies to the Catastrophic Disability Rider)*

Continual supervision (which may include cueing by verbal prompting, gesture or other demonstrations) by another person that is necessary to protect the insured person from threats to their health or safety.

Total Disability

A disability due to sickness or injury *(as applies to coverage selected)* which:

- starts while this policy is in force;
- requires physician's care unless the insured person's physician certifies they have reached the maximum point of recovery; and
- keeps the insured person from doing the substantial and material duties of their own occupation.

If the insured person's substantial and material duties normally require that they be licensed with a federal, state or industry regulatory body, the suspension, revocation or surrender of an occupational or professional license or certification does not alone constitute a total disability.

Limitations and Exclusions

The following limitations and exclusions apply to the policy as approved in most states. Limitations and exclusions may vary by state. For a list of all limitations and exclusions, refer to the actual policy. Some key differences are summarized in the State Specific Information section.

Foreign Residency

Assurity will pay up to a maximum of 52 disability weekly benefits for any disability sustained while the insured person is residing outside the United States, its territories or possessions, or Canada. If the insured person returns to the United States, its territories or possessions, or Canada, the insured person may resubmit a notice of claim for the benefits under the policy or attached riders.

Mental and/or Nervous Disorder *(as applies to Accident and Sickness coverage)*

Assurity will pay up to a maximum of 104 disability weekly benefits during the insured person's lifetime for any disability due to mental and/or nervous disorders, subject to the applicable law in the state where this policy was delivered or issued for delivery.

Substance Abuse *(as applies to Accident and Sickness coverage)*

Assurity will pay up to a maximum of 104 disability weekly benefits during the insured person's lifetime for any disability due to substance abuse, subject to the applicable law in the state where this policy was delivered or issued for delivery.

Pre-existing Condition *(as applies to Accident and Sickness coverage)*

If the insured person's disability is within two years from the issue date or the most recent reinstatement date and is due to a pre-existing condition, no benefits will be paid, unless the condition was fully and accurately disclosed on the insured person's application and is not excluded by a policy amendment rider.

A pre-existing condition is a sickness or physical condition for which the insured person had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, received medical consultation, advice or treatment from a physician or had taken prescribed medication within a one year period preceding the issue date of coverage. A pre-existing condition does not include a condition that was disclosed on the insured person's application and not excluded from coverage by name or specific description as of the date of loss.

Exclusions

Assurity will not pay benefits for conditions that are caused by or the result of:

- being pregnant or having an elective abortion *(as applies Accident and Sickness coverage)* (complication of pregnancy is deemed to be a sickness);
- war or any act of war, declared or undeclared;
- actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve, except during the active duty training of less than 60 days;
- committing or attempting to commit a felony;
- being legally incarcerated in a penal or correctional institution for more than seven days or during a period of legal detainment of more than seven days where the period of legal incarceration or legal detainment results in the insured person's inability to meet any work requirements in the definition of total disability;
- participating in a riot, insurrection or rebellion;
- intentionally self-inflicting an injury or attempting to commit suicide, while sane or insane;

- engaging in an illegal occupation;
- having an illness, disease or infection, other than infection from an injury received while this policy is in force (*as applies to Accident-Only coverage*);
- having a mental and/or nervous disorder, subject to the applicable law in the state where this policy was delivered or issued for delivery (*as applies to Accident-Only coverage*);
- being addicted to drugs or suffering from alcoholism, subject to the applicable law in the state where this policy was delivered or issued for delivery (*as applies to Accident-Only coverage*);
- being under the influence of an illegal substance, excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, unless administered on the advice and as directed by a physician, subject to the applicable law in the state where this policy was delivered or issued for delivery;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the state where this policy was delivered or issued for delivery); or
- having cosmetic surgery, except for reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect.

Administrative Guidelines

Premium Payment

What are acceptable methods of payment? Assurity accepts credit/debit card payments (VISA, MasterCard and Discover) and automatic bank withdrawals for initial and renewal premiums. Available dates for recurring renewal payments are on any day between the 1st to the 28th of each month and can be changed by contacting Customer Connections, as detailed in the About Assurity section. If a payment is returned or declined, Assurity will notify the policyowner and send a copy of the notification to the agent. If a remittance is not received prior to the expiration of the grace period, lapse/non-forfeiture processing will be initiated.

After a policy has been issued, the policyowner can change the renewal premium payment method. Options available include the following: credit/debit card (VISA, MasterCard and Discover), automatic bank withdrawal, personal checks, money orders and cashier checks in amounts below \$200 per month per policy and cashier's checks in amounts above \$10,000. To change the payment method, the policyowner should contact Customer Connections, as detailed in the About Assurity section. For automatic bank withdrawal, an Automatic Bank Payment form will need to be completed and returned. This form is available on AssureLINK or by contacting Customer Connections. For policies on direct billing, the original premium notice is mailed 20 days prior to the due date. If unpaid, a reminder notice is mailed five days after the due date.

When will coverage lapse if premiums are not paid? Premiums must be paid on or before the due date or during the 31-day grace period that follows the due date. The policy stays in force during this time. If a remittance is still not received at the end of the 31-day grace period, lapse/non-forfeiture processing will be initiated. The grace period does not apply if the insured requests termination of the policy.

How can a "list bill" be set up? Renewal premiums may be billed to the policyowner's place of employment in a "list bill" by having the employer complete an Authorization for List Bill. Available premium modes for list bill are monthly, quarterly, semi-annual, and annual. If you have any questions about setting up a list bill, contact Customer Connections, as detailed in the About Assurity section.

Coverage Information

Duplicate Policies

A duplicate policy is available upon receipt of the owner's signed request. A \$20 fee may apply for subsequent requests.

Coverage Changes

Increasing or Changing Coverage

The following coverage changes require a new application:

- increasing the base policy monthly benefit,
- increasing the SDIR monthly benefit,
- increasing the benefit period,
- decreasing the elimination period, or
- upgrading occupation class.

There are two methods for increasing the monthly benefit for an in-force disability income policy:

1. Complete an application for the amount of the increase in monthly benefits desired and make arrangements for any necessary medical requirements. When the application is approved, the new policy will be issued for the amount of increase approved. The insured will then have two disability income policies in force with Assurity.

OR

2. Complete an application for the total amount of monthly benefit desired, including the increase. Indicate on the application that the new policy will replace an in-force policy. Return the in-force policy to Assurity with the application and make arrangements for any necessary medical requirements.

When the application is approved, the new policy will be issued for the total amount of monthly benefit approved as of the current date. The in-force policy will be terminated. The incontestable period for the new policy will be two years from this issue date. Commissions will be adjusted according to our normal replacement rules.

NOTE: Replacement forms are required in some states. *(See General Underwriting Guidelines section of the Underwriting Guide.)*

Decreasing Coverage

The following coverage changes are allowed by contacting Assurity:

- decreasing the base policy monthly benefit,
- decreasing the SDIR monthly benefit,
- decreasing the benefit period, or
- increasing the elimination period.

These changes require either a written request to Assurity or completion of page 1 of the Application for Changes to Health Policy form, available on AssureLINK as detailed in the Forms section. The written request must be signed, dated, and indicate the change desired. When the request is approved, an endorsement detailing the changes will be sent to the policyowner to be filed with the policy.

Change of Beneficiary

The beneficiary of an in-force policy may be changed while the insured is alive by completing and returning a Change of Beneficiary Designation form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

Assignments

The policyowner may transfer, or assign, some or all of the policy rights to another person or organization by completing and returning a Collateral Assignment of Disability Income Policy form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. The form is returned to the assignee and a copy retained by Assurity.

Reinstatement of a Lapsed Policy

If the policy lapses due to nonpayment of renewal premium, the insured may apply for reinstatement up to one year from the date of lapse. The following must be provided to Assurity's administrative office:

- a completed Application for Reinstatement form, available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section, and
- a signed medical authorization.

If the application for reinstatement is approved pending payment of required premium, Assurity will notify the insured of the premium needed to reinstate the policy. Once payment is received, the policy will be reinstated on the reinstatement date – the date Assurity has both approved the application and received the premium due. Additional reinstatement procedures will be determined by the policy language approved in each specific state.

Claims Guidelines

Claims Questions

Customer Connections is available to handle telephone calls from policyholders including verifying coverage and answering policy or rider benefit questions. They can be reached as detailed in the About Assurity section.

Claims Procedures**Notice of Claim**

Notice of claim must be provided to Assurity within 20 calendar days after the loss starts by either contacting Assurity, as described below, or submitting necessary claims forms. If notice is not given within that time, it must be given as soon as reasonably possible.

Notice, including the insured's name and policy number, may be sent to Assurity by one of the following:

E-mail to claimsinfo@assurity.com

Fax to (800) 869-0368

Mail to: Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

When Assurity receives notice of claim, the necessary proof loss forms will be sent.

Notice may also be provided by submitting necessary claims forms. Forms are available on Assurity's public site at <http://www.assurity.com> in the Customer Center under "Make a claim."

Filing a Claim

In filing a claim with Assurity Life Insurance Company, the necessary proof of loss forms are as follows:

Claimant's Statement - Form No. 01-012-02255

Employer's Statement - Form No. 01-013-02255

Attending Physician's Statement - Form No. 01-014-02255

Authorization Statement - Form No. varies by state

Proof of loss must be returned to Assurity within 120 calendar days after loss. If not possible, the claim will not be reduced or denied for this reason if the proof is filed as soon as reasonably possible. In any event, the proof required must be given no later than one year from the time of loss unless the insured is legally incapacitated.

Claim forms may be returned to Assurity by the methods described above. If forms are emailed or faxed, please do not mail the original.

Premium Rates

Quotes

Quotes are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for this product by selecting the Quick Quotes/Illustrations option on the left.

Forms

The following forms can be found on AssureLINK at <https://assurelink.assurity.com> in the Product Center for each product by selecting the Applications/Forms option on the left.

- **Application**
- **Application for Changes to Health Policy**
 - o Form No. 75-611-02255
- **Application for Reinstatement**
 - o Form No. 75-652-05055
- **Authorization for List Bill**
 - o Form No. 75-060-05055 (R10-15)
- **Automatic Bank Payment**
 - o Form No. 18-051-05055 (R04-14)
- **Change of Beneficiary**
 - o Form No. 18-612-05055 (R06-16)
- **Collateral Assignment of Disability Income Policy**
 - o Form 25-502-02255 (R07-12)
- **Evidence of Insurability**
 - o Form No. 75-589-05051 (R11-12)

State Specific Information

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

The following chart represents *some* of those key differences:

State Specific Information for Income Protection Individual Disability Income Policy and Riders	
California	• Policy's Accident-Only coverage option is not available. • Policy's 13-week benefit period is not available. • Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. • Catastrophic Disability Rider is not available. • Stay-at-Home Spouse Disability Income Rider is not available. • "Any Gainful Occupation" has been replaced by "any occupation in which the insured could reasonably be expected to perform satisfactorily in light of their age, education, training, experience, station in life and physical and mental capacity." • "Own Occupation" has been replaced by "Usual Occupation" which is defined as follows, "any employment, business, trade or profession and the Substantial and Material Duties of the occupation the insured was regularly performing for their employer when the disability began. Usual occupation is not necessarily limited to the specific job the insured performed for their employer." • "Total Disability" definition has been modified and reads as follows, "due to a sickness or injury, the insured is unable to perform with reasonable continuity the substantial and material duties necessary to pursue their usual occupation and they are not working in their usual occupation. After benefits have been paid for two years, it means that due to a sickness or injury, the insured is unable to perform with reasonable continuity any occupation in which they could reasonably be expected to perform satisfactorily in light of their age, education, training, experience, station in life and physical and mental capacity." • "Partial Disability" definition has been modified to require that the insured be unable to earn 80% or more of their pre-disability earnings.
Florida	• Policy and riders have state-specific rates. • Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each.
Montana	• Policy and riders have state-specific unisex rates. • Policy and Stay-at-Home Spouse DI Rider benefits for disability due to pregnancy will be paid the same as any sickness. • Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each.
North Dakota	• Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to

State Specific Information for Income Protection Individual Disability Income Policy and Riders	
	104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each.
South Dakota	- Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. - Policies' pre-existing condition limitation applies to conditions 12 months after the issue date.
Wyoming	- Policy's Mental and/or Nervous Disorders; Substance Abuse Limitation pays up to 104 disability weekly benefits for disability due to these conditions combined during the insured person's lifetime, and not for each. - Policies' pre-existing condition limitation applies to conditions six months prior to the issue date or pregnancy existing on the issue date, and for 12 months after the issue date.

Revisions to this Product Guide

Date	Section	Update
12/01/2024	Policy Description	Increased Maximum Total Disability Weekly Benefit
12/01/2024	Optional Riders	Family Care Rider no longer available
11/01/2023	State Specific Information	Added information for California

About Assurity

We are never more than one call away.
Literally.

Connect with us!

Mailing Address:

Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

Connect Online!

www.assurity.com

[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

[facebook.com/assurity.life](https://www.facebook.com/assurity.life)

Customer Connections

Phone: (800) 276-7619 for Assurity Life Insurance Company

Hours: Monday-Thursday – 7:00 a.m. to 6:30 p.m. Central Time
Friday – 7:00 a.m. to 5:00 p.m. Central Time

Application Questions

By Phone: Extension 4264

By Email underwriting@assurity.com

By Fax (402) 437-4606

Policy Questions

By Phone: Extension 4279

By Email clientservicecenterrequests@assurity.com

By Fax (888) 255-2060

Claims Questions

By Phone Extension 4484

By Email claimsinfo@assurity.com

By Fax (800) 869-0368

Why Assurity?

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. Assurity is also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.