



Century+ Individual Disability Income Insurance Product Highlights

Issue Ages	18 through 60 years (age nearest birthday)	
Occupational 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 Issue Limits	4A: \$20,000; 3A: \$20,000; 2A: \$10,000; 1A: \$8,000 Higher limits available for 4A and 3A subject to reinsurance availability	
Benefit Periods	4A and 3A: 1-year, 2-year, 5-year, 10-year, to-age-65 and to-age-67 2A: 1-year, 2-year, 5-year, 10-year To-age-65 and to-age-67, if: <ul style="list-style-type: none"> • Self-employed: under age 56; and in same business for 2 years with annual net income of at least \$40,000 for 2 years • W-2 Employee: under age 56; with annual income of at least \$40,000 for each of the last 2 years 1A: Issue ages 18-55: 1-year, 2-year, 5-year Issue ages 56-60: 1-year, 2-year Note: some benefit periods not available for ages 56-60	
Elimination Periods	30, 60, 90, 180 and 365 days	
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco, age-specific	
Underwriting	No income verification: \$6,000 or less (\$4,000 for 1099 employees and/or self-employed) No medical exams: Age 18 - 50, up to \$8,000 Age 51 - 60, up to \$6,000	
Renewability	Guaranteed renewable to age 65 or age 67, conditionally renewable to age 75	
Benefits and Features	<ul style="list-style-type: none"> • 2-year Own Occupation Definition • List Bill capability • Non-tobacco rates for no use in last 12 months • 1-occupation upgrade for most business owners if self-employed for at least 3 years and have a net income of at least \$30,000 	<ul style="list-style-type: none"> • Partial Disability Benefit • Presumptive Disability Benefit • Home Modification Benefit • Survivor Benefit • Vocational Rehabilitation Benefit • Organ Donor Benefit • Waiver of Premium Benefit
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)	
Optional Riders <i>(additional premium, not available in all states)</i>	<ul style="list-style-type: none"> • Automatic Benefit Increase Rider • Catastrophic Disability Benefit Rider • Critical Illness Benefit Rider • Guaranteed Insurability Rider • Non-Cancelable Rider 	<ul style="list-style-type: none"> • Own Occupation Rider • Residual Disability Benefit Rider • Retroactive Injury Benefit Rider • Return of Premium Benefit Rider • Supplemental Disability Income Rider
Electronic Application	E-app is available	
Multi-Life Discount	15 percent for 3 or more approved applications ²	
Policy Fee	\$40, commissionable	

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

2. Discount not available in all states.

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