



# Short-Term Individual Disability Income Insurance

## Income Protection

### Product Highlights

|                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issue Ages                                                                  | 18 through 60; age last birthday as of issue date                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                         |
| Occupation Classes                                                          | <b>4A:</b> accountant, architect, computer programmer, clinical nurse, pharmacist, real estate agent<br><b>3A:</b> day care worker, dentist and hygienist, graphic artist, physical therapist, hospital/surgical nurse<br><b>2A:</b> carpenter, chef, electrician, farmer, landscaper, mechanic, personal trainer, plumber<br><b>1A:</b> construction laborer, cleaning and maintenance services, firefighter <sup>1</sup> , police officer <sup>1</sup> , roofer, truck driver |                                                                                                                                                                                                                         |
| Maximum Weekly Benefits                                                     | \$50 to \$1,000 weekly: for Self-Employed or Commissioned Salesperson<br>\$50 to \$1,500 weekly: for W-2 Employees                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                         |
| Benefit Periods                                                             | 13-week, 26-week, 1-year, 2-year                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                         |
| Elimination Periods                                                         | <b>Accident and Sickness</b> <ul style="list-style-type: none"><li>13-week: 0/7, 0/14, 7 or 14 days</li><li>26-week: 0/7, 0/14, 7, 14 or 30 days</li><li>1-year: 0/7, 0/14, 7, 14, 30, 60 or 90 days</li><li>2-year: 30, 60 or 90 days</li></ul>                                                                                                                                                                                                                                | <b>Accident-Only</b> <ul style="list-style-type: none"><li>13-week: 0, 7 or 14 days</li><li>26-week: 0, 7, 14 or 30 days</li><li>1-year: 0, 7, 14, 30, 60 or 90 days</li><li>2-year: 30, 60 or 90 days</li></ul>        |
| Underwriting Classes                                                        | <b>Accident and Sickness</b><br>Non-Tobacco; Tobacco                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Accident-Only</b><br>Standard – Uni-Tobacco                                                                                                                                                                          |
| Underwriting                                                                | <b>No income verification</b><br><b>No medical exams</b>                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                         |
| Renewability                                                                | Guaranteed renewable to age 65; conditionally renewable to age 75 if employed full time                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                         |
| Base Benefits                                                               | <b>Accident and Sickness</b> <ul style="list-style-type: none"><li>Total Disability Benefit</li><li>Partial Disability Benefit</li><li>Presumptive Disability Benefit</li><li>Waiver of Premium Benefit</li><li>Childbirth Benefit</li><li>Organ Donor Benefit</li><li>Social Insurance Offset (optional)<sup>2</sup></li></ul>                                                                                                                                                 | <b>Accident-Only</b> <ul style="list-style-type: none"><li>Total Disability Benefit</li><li>Partial Disability Benefit</li><li>Presumptive Disability Benefit</li><li>Waiver of Premium Benefit</li></ul>               |
| Optional Riders<br><i>(additional premium, not available in all states)</i> | <b>Accident and Sickness</b> <ul style="list-style-type: none"><li>Catastrophic Disability Rider</li><li>Guaranteed Insurability Rider</li><li>Retroactive Injury Rider</li><li>Return of Premium Rider</li><li>Stay-at-Home Spouse Disability Income Rider</li></ul>                                                                                                                                                                                                           | <b>Accident-Only</b> <ul style="list-style-type: none"><li>Guaranteed Insurability Rider</li><li>Return of Premium Rider</li><li>Retroactive Injury Rider</li><li>Stay-at-Home Spouse Disability Income Rider</li></ul> |
| Policy Fee                                                                  | <b>Accident and Sickness</b><br>\$25 annually, commissionable                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Accident-Only</b><br>No policy fee                                                                                                                                                                                   |
| Electronic Application                                                      | <b>FastTrack</b> - Instantly quote, illustrate, apply, and manage every case in one seamless platform.                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                         |

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. I H2016 and Rider Form Nos. R I2019, R I2020, R I2022, R I2023, R I2024 and R I2025 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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