



Individual Disability Insurance

Long-Term | Income Protection+

Product Guide

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.
Product availability, features and rates may vary by state.

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Important Notice

Product Guide for Income Protection+ Individual Disability Income Insurance

This is a product guide for Policy Form No. I H2401. Any prior guide does not apply to this product.

Policy Form No. I H2401 and Rider Form Nos. R I2403, R I2404, R I2405, R I2406, R I2407, R I2408, R I2409, R I2410, R I2411, R I2412, R I2413, R I2414, and R I2415 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 the ultimate authority for any questions about this product.**

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 generic product guide. **Product availability, features and rates may vary by state.** Key differences by state are summarized in the State Specific Information section. A state may require a state-specific contract and/or application. State-specific applications are also available on Agent Center on the product page under Quote/Apply in the Forms and Applications section.

This product guide is for producer use only. It is not for use with the general public.

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. I H2401)

Income Protection+ is a guaranteed-renewable disability income insurance policy for individuals. It pays a monthly benefit while the insured is totally or partially disabled, following an elimination period and up to the maximum benefit period, subject to policy provisions.

Coverage Options:

- Accident & Sickness
- Accident-Only

Issue Ages: 18 through 64, varied by maximum benefit period; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary; conditionally renewable for life if working for pay at least 30 hours per week.

Total Disability Definition Options:

- True Own Occupation for the entire benefit period
 - not available for occupation classes 2A and 1A with the 5 Year, 10 Year, and To age 65/67/70 maximum benefit periods
- True Own Occupation for two years then Any Gainful Occupation
 - not available for 1 Year or 2 Year maximum benefit periods
- Own Occupation and Not Working for the entire benefit period
- Own Occupation and Not Working for two years then Any Gainful Occupation
 - not available for 1 Year or 2 Year maximum benefit periods

The criteria for the insured's inability to work, depending on the definition selected –

- True Own Occupation: The insured is unable to perform the substantial and material duties of their Own Occupation, regardless of if they are working in another occupation for wage or profit. Their Own Occupation is the occupation(s) in which they are engaged at the time disability begins.
- Any Gainful Occupation: The insured is unable to perform the substantial and material duties of Any Gainful Occupation. Any Gainful Occupation is an occupation, which fits the insured by education, training or experience and replaces or is expected to replace 60% or more of their monthly income before disability.
- Own Occupation and Not Working: The insured is unable to perform the substantial and material duties of their Own Occupation and they are also not working in any occupation for wage or profit. Their Own Occupation is the occupation(s) in which they are engaged at the time disability begins.

Underwriting Classes: As follows per coverage option -

Accident & 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: 6A, 5A, 4A, 3A, 2A, 1A in order of least risk to most risk

Benefit Amounts: \$500 through \$30,000 for total policy and Supplemental Disability Income Rider (SDIR) monthly benefits with at least \$200 base policy benefit and at least \$100 SDIR benefit, if selected; up to \$30,000 participation. *(See Financial Underwriting Guidelines section of the Underwriting Guide.)* Issue amounts for both the policy and the Supplemental Disability Income Rider will be rounded to the lowest \$5 increment.

Maximum Benefit Periods: As follows per coverage option -

Accident & Sickness

- 1 Year – issued to age 64
- 2 Years – issued to age 64
- 5 Years – issued to age 60
- 10 Years – issued to age 55 (not available to 1A)
- To age 65 – issued to age 62 (not available to 1A)
- To age 67 – issued to age 64 (not available to 1A)
- To age 70 – issued to age 64 (not available to 1A)

Accident-Only

- 1 Year – issued to age 64
- 2 Years – issued to age 64
- 5 Years – issued to age 60
- 10 Years – issued to age 55 (not available to 1A)

Elimination Periods: As follows per maximum benefit period option -

1 Year – 30, 60, or 90 Days

2 Years – 30, 60, 90, or 180 Days

5 Years, 10 Years, and To age 65/67/70 – 30, 60, 90, 180, 365, or 730 Days

The elimination period does NOT need to be consecutive days, only satisfied within the accumulation period – the uninterrupted timeframe during which the elimination period must be satisfied.

Accumulation Period: As follows per elimination period option –

30 Days – 60 Days accumulation period

60 Days – 120 Days accumulation period

90 Days – 180 Days accumulation period

180 Days – 270 Days accumulation period

365 Days – 450 Days accumulation period

730 Days – 820 Days accumulation period

Issue Limitations: Accident & Sickness coverage option available substandard through Table 4 (200%); Accident-Only coverage issued only as standard.

Underwriting: A traditional fully underwritten approach is used. A medical exam or medical records will be ordered if necessary. Coverage may be offered with a policy amendment rider, special class premium, longer elimination period, shorter maximum benefit period or a combination of any of these.

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

Policy Fee: As follows per coverage option –

Accident & Sickness – \$30 annually (commissionable)

Accident-Only – No policy fee

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

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 Monthly Benefit

This benefit pays the total disability monthly benefit if the insured is totally disabled and the elimination period has been satisfied. Benefits will continue while the insured is totally disabled or to the end of the maximum benefit period, whichever is first. Total disability monthly benefits will be paid for only one of two or more concurrent disabilities.

Partial Disability Monthly Benefit

This benefit pays 50% of the total disability monthly benefit if the insured is partially disabled and the elimination period has been satisfied. Partial disability benefits are limited to six months and will be counted toward the policy's maximum benefit period.

Recurrent Disability Monthly Benefit

A recurrent disability is considered a new disability if separated from the ending date of the prior disability by a period of 180 days or more where the insured is continuously employed fulltime and not receiving any disability benefits. A new disability is subject to a new elimination period and starts a new maximum benefit period. Any other recurrent disability is considered a continuation of a prior disability, not subject to a new elimination period or starting a new maximum benefit period.

Presumptive Disability Benefit

This benefit pays the total disability monthly benefit if the insured has permanent and irreversible loss of 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. The elimination period is waived and the monthly benefit will be paid for the maximum benefit period, whether or not the insured is able to work or under the care of a physician.

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

This benefit pays a lump-sum benefit of \$500 if the insured gives birth to a child. The elimination period is waived for this benefit and only a birth certificate is required for proof of claim. This benefit pays in addition to any disability monthly benefits received due to complications of pregnancy.

Home Modification Benefit

This benefit pays actual costs up to a lifetime maximum of six times the total disability monthly benefit toward modifying the insured's existing residence to improve access or use of facilities if the insured is totally disabled and has been receiving monthly benefits for six consecutive months. Modifications must begin while the insured is totally disabled.

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

This benefit pays policy and rider benefits on the same basis as any other sickness if the insured becomes totally disabled as the result of surgery for transplanting an organ or for bone marrow donation. For benefits to be paid, the elimination period must be satisfied.

Rehabilitation Benefit

This benefit pays actual costs up to a lifetime maximum of six times the total disability monthly benefit for the cost of rehabilitation benefits if the insured is totally disabled and has been receiving monthly benefits for six consecutive months. The benefit must be pre-approved and contribute to the ability to return to work, such as a vocational rehabilitation program to provide instruction or training at an accredited college, university, or vocational school or for modifications to the insured's workplace to accommodate their disability.

Survivor Benefit

This benefit pays a lump sum of three times the total disability monthly benefit to the beneficiary if the insured dies while receiving total disability monthly benefits.

Waiver of Premium

This benefit waives renewal premiums while the insured is disabled, starting on the first premium due date after the insured has been disabled for the elimination period or 90 days, whichever is shorter. Waiver of premium stops when the insured is no longer disabled or at the end of the maximum benefit period, whichever is first.

Optional Riders

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.

Benefit Increase Rider *(no cost)* *(Form No. R I2403)*

The Benefit Increase Rider provides the insured the option to increase the total disability monthly benefit by purchasing additional amounts of insurance, starting on the third rider anniversary and subsequently every third rider anniversary thereafter. Subject to the following:

- Increases do not require medical evidence of insurability but still require proof of financial insurability, subject to underwriting guidelines based on occupation, income, and other disability income insurance coverage in effect on the option date.
- Premiums for additional coverage are based on the insured's attained age and Assurity's then-current rates.
- Additional amounts will have the same maximum benefit period, elimination period, and accumulation period as the policy.
- The insured cannot exercise an option if disabled or receiving disability benefits.
- Increases must be requested in writing, with current income verification, to Assurity during the option period – the 60-day period preceding the option date.
- Requests can be made outside of the option period to accelerate the next available option date to an earlier date with loss of employer-paid group disability income coverage or an increase of monthly income of at least 25% from the last time coverage was purchased through the policy or this rider. Proof must be received at Assurity within 45 days. If acceleration is exercised, the next option date will not be available.
- The rider terminates if the insured does not accept at least 50% of what they are offered for two consecutive option periods.

Availability: At time of application only

Issue Ages: 18 through 50; age last birthday as of issue date

Renewability: Guaranteed renewable to age 55 policy anniversary or when options are not exercised as described above.

Benefit Amounts: \$200 up to the amount available based on the insured'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 total of the original total disability monthly benefit and the SDIR monthly benefit.

Issue Limitations: Available only for applicants initially opting for at least 75% of the monthly benefit (total disability monthly benefit and SDIR monthly benefit) for which they are eligible.

Not available for substandard policies; available on a case-by-case basis for policies with a policy amendment rider. Not available for government employees or railroad employees. Not available with the Guaranteed Insurability Rider.

Financial Underwriting: Income verification required is (a) two pay stubs or a Federal Tax Form W-2 for employees not self-employed or (b) two years federal tax returns with all schedules and a Federal Tax Form W-2 for employees self-employed.

Catastrophic Disability Benefit Rider

(Form No. R I2404)

The Catastrophic Disability Rider pays a monthly benefit if the insured is catastrophically disabled, and the elimination period has been satisfied. Benefits are paid in addition to the total disability monthly benefit and will continue while the insured is catastrophically disabled up to the maximum benefit period.

Catastrophic Disability means the insured 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 from threats to health and safety due to their Severe Cognitive Impairment; or
- being presumptively disabled.

Availability: At time of application only

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Benefit Amounts: Minimum of \$100 up to three times the policy total disability monthly benefit at issue, not to exceed \$10,000. Combined coverage from the total disability monthly benefit, SDIR, and this rider cannot exceed 100% of the insured's earned income

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

Elimination Periods: Automatically same elimination period as selected for the policy.

Accumulation Periods: Automatically same accumulation period as the policy.

Issue Limitations: Available substandard, rated the same as the policy, through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%). Not available for Accident-Only coverage.

Cost-of-Living Adjustment (COLA) Rider

(Form No. R I2405)

The Cost-of-Living Adjustment Rider increases the total disability monthly benefit by 3% or 5% of the original benefit each year for any benefits payable starting after the first year of continuous benefits have been paid. Payment of the total monthly disability benefit will continue to increase each year while payable under the policy until the base policy total disability monthly benefit has increased to twice the original amount.

If the insured receives an increased benefit and then recovers, the benefit may be increased permanently with written request to Assurity within 90 days of recovery before attained age 64

and if employed full time. Premiums for the increased benefit will be based on the insured's attained age and Assurity's then-current rates.

Availability: At time of application only

Benefit Options: 3% increase or 5% increase

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Issue Limitations: Available substandard, rated the same as the policy, through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%). Not available for 1 Year maximum benefit period or government employees.

Critical Accident Rider

(Form No. R I2406)

The Critical Accident Rider pays a lump-sum benefit if the insured becomes confined to a hospital, due to an injury sustained in a covered accident, as an inpatient prescribed by a physician for a period of at least 20 continuous hours. Hospitalization must occur within 45 days of the covered accident, while the policy is in force. Benefits will be paid once per period of confinement, but no more than once per calendar year according to the following schedule:

Days of Hospital Confinement	Benefit
One Day without Surgery	No benefit payable
One or Two Days Requiring Surgery	\$5,000
Two Days without Surgery	\$2,500
Three – Six Days	\$7,500
Seven – 13 Days	\$15,000
14 Days	\$25,000

If an insured is confined in a hospital, and within 45 days of the covered accident is confined again for the same Injury, Assurity will treat the confinement as a continuation of the prior confinement for that covered accident.

Availability: At time of application only

Issue Ages: 18 through 64, age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Issue Limitations: None

Guaranteed Insurability Rider

(Form No. R I2408)

The Guaranteed Insurability Rider provides the insured the option to increase total disability monthly benefit by purchasing additional amounts of insurance, starting on the second rider anniversary and subsequently every rider anniversary thereafter. Subject to the following:

- Increases do not require medical evidence of insurability but still require proof of financial insurability, subject to underwriting guidelines based on occupation, income, and other disability income insurance coverage in effect on the option date.
- Premiums for additional coverage are based on the insured's attained age and Assurity's then-current rates.

- Additional amounts will have the same maximum benefit period, elimination period, and accumulation period as the policy.
- The insured cannot exercise an option if disabled or receiving disability benefits.
- There is no limit on the number of options exercised.
- Increases must be requested in writing, with current income verification, to Assurity during the option period – the 60-day period preceding the option date.
- 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% from the last time coverage was purchased through the policy or this rider.

Availability: At time of application only

Issue Ages: 18 through 50; age last birthday as of issue date

Renewability: Guaranteed renewable to age 55 policy anniversary

Benefit Amounts: \$200 up to the amount available based on the insured'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 twice the total of the original total disability monthly benefit and SDIR.

Issue Limitations: Not available for substandard policies; available on a case-by-case basis for policies with a policy amendment rider. Not available for government employees or railroad employees. Not available for Accident-Only coverage. Not available with the Benefit Increase Rider.

Financial Underwriting: Income verification required is (a) two pay stubs or a Federal Tax Form W-2 for employees not self-employed or (b) two years federal tax returns with all schedules and a Federal Tax Form W-2 for employees self-employed.

Mental Disorder Rider

(Form No. R I2409)

The Mental Disorder Rider amends the insured's policy by removing the limitation entitled "Mental Disorder." While this rider remains in force, any disability due to mental disorders (defined to include substance abuse) will be treated as any other sickness.

Availability: At time of application only

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Issue Limitations: Available substandard, rated the same as the policy, through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%). Not available for Accident-Only coverage.

Non-Cancelable Rider*(Form No. R I2410)*

The Non-Cancelable Rider makes the insured's policy and any attached riders non-cancelable. Non-cancelable means that Assurity cannot change the policy or riders by increasing the premiums or canceling prior to termination.

Availability: At time of application only

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Issue Limitations: Available substandard, rated the same as the policy, through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%). Not available for Accident-Only coverage and occupation class 1A.

Residual Disability Rider*(Form No. R I2411)*

The Residual Disability Rider pays a monthly benefit if the insured is residually disabled, and the elimination period has been satisfied.

Residual Disability or Residually Disabled means that solely due to the insured's Injury or Sickness:

- The insured is under a Physician's Care unless their Physician certifies they have reached the maximum point of recovery;
- The insured's Loss of Monthly Income is at least 20% of their Prior Monthly Income;
- for the first two years after the Elimination Period, the insured is able to perform one or more, but not all, of the Substantial and Material Duties of their Own Occupation;
- after benefits have been paid for two years, the insured is able to perform one or more, but not all, of the Substantial and Material Duties of Any Gainful Occupation

If the base Definition of Disability extends Own Occupation coverage for the entire maximum benefit period, then Residual Own Occupation coverage will also be extended for the entire maximum benefit period.

The residual disability monthly benefit is calculated as follows. For the first six months of residual disability, Assurity will pay no less than 50% of the base policy benefit.

$$\text{Residual Disability Monthly Benefit} = \frac{\text{Loss of Monthly Income}}{\text{Prior Monthly Income}} \times \text{Total Disability \& SDIR Monthly Benefits}$$

Loss of Monthly Income = Prior Monthly Income (adjusted annually by the CPI-U Index Factor) less Current Monthly Income

A loss of monthly income greater than 80% will be considered a 100% loss.

Index Factor means the factor reflecting the change in CPI-U on any anniversary of continuous Disability. The factor is calculated by dividing the monthly CPI-U published prior to an anniversary by the monthly CPI-U published at the time Continuous Disability begins.

Availability: At time of application only

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Maximum Benefit Periods: Same as maximum benefit period selected for the policy, applicable to all disabilities collectively and the recovery period

Issue Limitations: Available substandard, rated the same as the policy, through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%). Not available for Accident-Only coverage and occupation class 1A. Not available with the Enhanced Residual Disability Rider.

Enhanced Residual Disability Rider

(Form No. R I2407)

The Enhanced Residual Disability Rider pays a monthly benefit if the insured is residually disabled, and the elimination period has been satisfied. An additional Recovery Monthly Benefit pays if the insured returns to work fulltime after receiving disability benefits for 12 months.

Residual Disability or Residually Disabled means that solely due to the insured's Injury or Sickness:

- The insured is under a Physician's Care unless their Physician certifies they have reached the maximum point of recovery;
- The insured's Loss of Monthly Income is at least 20% of their Prior Monthly Income;
- for the first two years after the Elimination Period, they are able to perform one or more, but not all, of the Substantial and Material Duties of their Own Occupation;
- after benefits have been paid for two years, the insured is able to perform one or more, but not all, of the Substantial and Material Duties of Any Gainful Occupation

If the base Definition of Disability extends Own Occupation coverage for the entire maximum benefit period, then Residual Own Occupation coverage will also be extended for the entire maximum benefit period.

The Residual Disability Monthly Benefit is calculated as follows. For the first six months of residual disability, Assurity will pay no less than 50% of the total disability monthly benefit.

$$\text{Residual Disability Monthly Benefit} = \frac{\text{Loss of Monthly Income}}{\text{Prior Monthly Income}} \times \text{Total Disability \& SDIR Monthly Benefits}$$

Loss of Monthly Income = Prior Monthly Income (adjusted annually by the CPI-U Index Factor) less Current Monthly Income

A loss of monthly income greater than 80% will be considered a 100% loss.

Index Factor means the factor reflecting the change in CPI-U on any anniversary of Continuous Disability. The factor is calculated by dividing the monthly CPI-U published prior to an anniversary by the monthly CPI-U published at the time Continuous Disability begins.

After the insured has received disability benefits for 12 months, Assurity will pay the Recovery Monthly Benefit if the insured returns to work fulltime in any occupation and is working at least as

many hours as they worked prior to total disability but are at least earning 20% less than their prior monthly income.

$$\text{Recovery Monthly Benefit} = \frac{\text{Loss of Monthly Income}}{\text{Prior Monthly Income}} \times \frac{\text{Total Disability \& SDIR Monthly Benefits}}{\text{Total Disability \& SDIR Monthly Benefits}}$$

The Recovery Monthly Benefit ends when the insured no longer has a loss of monthly earnings greater than 20%, but no longer than the lesser of six months or the remainder of the maximum benefit period. Renewal premiums will not be waived during any period of recovery.

Availability: At time of application only

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Maximum Benefit Periods: Same as maximum benefit period selected for the policy, applicable to all disabilities collectively and the recovery period

Issue Limitations: Available substandard, rated the same as the policy, through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%). Not available for Accident-Only coverage and occupation class 1A. Not available with the Residual Disability Rider.

Retroactive Injury Rider

(Form No. R I2412)

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

Availability: At time of application only

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

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

- For 30 days elimination period – total disability monthly benefit
- For 60 days elimination period – 2 times the total disability monthly benefit
- For 90 days elimination period – 3 times the total disability monthly benefit
- For 180 days elimination period – 6 times the total disability monthly benefit

Issue Limitations: Not available for 365 days and 730 days elimination periods.

Return of Premium Benefit Rider

(Form No. R I2413)

The Return of Premium Rider pays a returned premium benefit upon policy cancellation, policy lapse, the insured's death or the policy anniversary following the insured's 67th birthday. 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 from the rider policy form based on completed policy year.
3. Subtract from this amount all policy and rider benefits paid.

The Return of Premium Benefit Schedule varies by issue age of the insured. The return percentage is 0% for years 1-4, 10% in year 5 and grades to 100% on the anniversary following the insured's 65th birthday and beyond. A sample Return of Premium Benefit Schedule for a 35 year old is shown below:

RETURN OF PREMIUM BENEFIT SCHEDULE					
Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage
1	0%	11	30%	21	64%
2	0%	12	34%	22	67%
3	0%	13	37%	23	70%
4	0%	14	41%	24	73%
5	10%	15	44%	25	77%
6	13%	16	47%	26	81%
7	17%	17	51%	27	85%
8	20%	18	54%	28	90%
9	24%	19	58%	29	95%
10	27%	20	61%	30 and over	100%

Availability: At time of application only

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

Renewability: Guaranteed renewable to age 67 policy anniversary

Issue Limitations: Available substandard, rated the same as the policy, through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%).

Return Percentage: Returns 100% of premium by age 65.

Stay-at-Home Spouse Rider

(Form No. R I2414)

The Stay-at-Home Spouse Disability Income Rider pays the rider total disability monthly 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: At or after time of application based on the following criteria –

- a working spouse has or is applying for an Assurity disability income insurance policy;
- the stay-at-home spouse resides with the working spouse;
- the stay-at-home spouse does not currently have other disability income insurance 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 & 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's age 67 or stay-at-home spouse's age 67

Underwriting Classes: As follows per coverage option –

Accident & 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

Total Disability Monthly Benefit: \$200 through \$1,000; cannot exceed policy monthly benefit

Maximum Benefit Periods: 1 Year or 2 Years

Elimination Periods: Per maximum benefit period –

- 1 Year – 30, 60, or 90 days
- 2 Years – 30, 60, 90, or 180 days

Issue Limitations: Available substandard through Table 2 (150%) or with some exceptions on a case-by-case basis through Table 4 (200%). Spouse must not be receiving retirement benefits or working for wage, salary or profit to apply for coverage.

Supplemental Disability Income Rider (SDIR)

(Form No. R 12415)

The Supplemental Disability Income Rider pays a monthly benefit less any social insurance benefits received, offset dollar for dollar, if the insured is disabled (totally, partially, or residually) and the elimination period has been satisfied. Benefits will be paid until the insured is no longer disabled or to the end of the maximum benefit period, whichever is first. No benefits will be paid if social insurance benefits exceed the SDIR Monthly Benefit Amount.

If the insured receives a lump-sum payment of social insurance benefits, Assurity will treat the lump sum as if it were paid over several months. The lump sum will be divided by the SDIR monthly benefit less monthly social insurance benefits received. The result will be the number of months future rider benefits will not be paid. If the monthly social insurance benefit received exceeds the SDIR monthly benefit, Assurity will not seek refund of past SDIR benefits received before the lump-sum payment.

Availability: At time of application only

Issue Ages: 18 through 64; age last birthday as of issue date

Renewability: Guaranteed renewable to age 67 policy anniversary

Benefit Amounts: \$100 through \$3,000 (*See Financial Underwriting Guidelines section of the Underwriting Guide*); issue amounts rounded to the lowest \$5 increment.

Maximum Benefit Periods: Same as maximum benefit period selected for policy

Elimination Periods: Same as elimination period selected for policy

Issue Limitations: Available substandard, rated the same as the policy, through Table 4 (200%).

Social Insurance Benefits:

- Social Security Disability Benefit – Includes any primary or family disability benefits the insured is eligible for under the U.S. Social Security Act or similar law of any other country. Payments under the retirement provisions of the Social Security Act are treated as a Social Security disability benefit.
- Workers' Compensation – Includes benefits the insured is eligible for under any Worker's Compensation Act or Occupational Disease Law. Included are all state and U.S. territory laws, as well as laws of other countries.
- Government Retirement and Disability Fund Benefit – Includes any disability benefits the insured is eligible for (including dependent benefits) under any federal, state, county, city or other governmental subdivision retirement and/or disability fund. Retirement benefits from such funds are treated as disability benefits.
- Railroad Retirement Disability Income – Includes any primary or family disability benefits the insured is eligible for under the Railroad Retirement Act. Retirement option benefits under the act are treated as disability benefits.

Discounts

The following represents discounts offered for this product.

Business Owner Upgrade

One occupation class upgrade is allowed for business owners meeting the following criteria:

- at least 10% ownership,
- self-employed for at least two years,
- net income of at least \$30,000, and
- not a medical professional, farmer, trucker, or roofing contractor.

Applicants upgrading will be eligible for maximum benefit periods and riders available with their upgraded occupation class.

Multi-Life Discount

- A 20% discount will be applied on policies issued at the same time to three or more insureds working for a common employer.
- Not available with the Spouses Discount.

Spouses Discount

- A 10% discount will be applied on both policies issued to two insureds who meet the policy definition of spouse.
- Not available with the Multi-Life Discount.

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.

Accumulation Period

Means the uninterrupted period of consecutive days during which the Elimination Period must be satisfied as shown on the Schedule.

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

Certain basic daily tasks necessary to maintain the insured's health and safety. For this rider, ADL refers to the activities described below:

- Bathing means 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 means 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 means putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
- Eating means 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 means getting to and from the toilet, transferring on and off the toilet, and performing associated personal hygiene.
- Transfer and mobility means the ability to move into or out of a bed, chair or wheelchair or to move from place to place, either via walking or using a wheelchair, cane, crutches, walker or other equipment.

Any Gainful Occupation

An occupation which fits the insured by education, training, or experience and replaces or is expected to replace 60% or more of their prior monthly income.

Complication of Pregnancy

Means 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, non-elective abortion, 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 injury or sickness, whether they are related or not.

CPI-U

Consumer Price Index for all Urban Consumers (CPI-U) published by the United States Department of Labor. If the CPI-U is discontinued or is replaced, a comparable index will be substituted subject to approval by the Interstate Insurance Product Regulation Commission. Notification will be sent before using a substitute index.

Current Monthly Income

The insured's Monthly Income earned during a period of Partial Disability.

Disability or Disabled

Means Total Disability, Totally Disabled, Partial Disability or Partially Disabled.

Disability Monthly Benefits

Total Disability Monthly Benefits and Partial Disability Monthly Benefits.

Elimination Period

The number of days the insured must be Disabled before being eligible for benefits as shown on the policy Schedule or rider Schedule. These days need not be consecutive, but they must be satisfied within the Accumulation Period. Benefits will not be paid during the Elimination Period.

Employed on a Full-Time Basis

Working for pay at least 30 hours per week.

Immediate Family

The insured's Spouse, father, mother, children or siblings.

Index Factor

Means the factor compensating for the change in CPI-U on any anniversary of Disability. The factor is calculated by dividing the most recent CPI-U published prior to an anniversary by the CPI-U published prior to when the Disability began. The factor will never be less than 1, regardless of changes in the CPI-U.

Loss of Monthly Income

Prior Monthly Income less Current Monthly Income.

Maximum Benefit Period

The maximum period of time any combination of total disability monthly benefits and partial disability monthly benefits, if any, are paid.

Mental Disorder

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). Mental Disorder includes, but is not limited to, mental, emotional, or behavioral disorder, or a disorder related to stress or substance abuse or dependency. Mental Disorder does not include Alzheimer's disease, dementia, and organic brain damage caused by an accident or head trauma. If the DSM is discontinued or replaced, Mental 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, a comparable diagnostic manual may be substituted subject to approval by the Interstate Insurance Product Regulation Commission before use.

Monthly Income

The insured's monthly gross income earned from their occupation including salary, wages, bonuses, commissions, fees and other pay for personal services.

If the insured is self-employed or owns a business, monthly income is their share of gross income earned by the business, plus any salary or draw from the business, minus their share of normal and customary business expenses specified as deductible for tax purposes.

Own Occupation

The occupation in which the insured is engaged at the time their disability begins.

If the insured 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 they have been unemployed for more than one year, own occupation will be an occupation which fits them by education, training or experience.

Partial Disability

The following definition is for '**True Own Occupation for the entire benefit period**' and '**Own Occupation and Not Working for the entire benefit period**'.

Partial Disability or **Partially Disabled** means that solely due to the insured's injury:

- the insured is under a physician's care unless the insured's physician certifies the insured has reached the maximum point of recovery;
- the insured's Loss of Monthly Income is at least 20% of the insured's Prior Month Income; and
- the insured is able to perform one or more but not all of the substantial and material duties of the insured's Own Occupation for only 50% or less of the time as was usual for the insured prior to the start of the insured's disability

If the insured is totally Disabled, the insured is not Partially Disabled.

The following definition is for **'True Own Occupation for two years then Any Gainful Occupation'** and **'Own Occupation and Not Working for two years then Any Gainful Occupation'**.

Partial Disability or **Partially Disabled** means that solely due to the insured's injury:

- the insured is under a physician's care unless the insured's physician certifies the insured has reached the maximum point of recovery;
- the insured's Loss of Monthly Income is at least 20% of the insured's Prior Month Income;
- for the first two years after the Elimination Period, the insured is able to perform one or more but not all of the substantial and material duties of the insured's Own Occupation, or the insured can perform all of the substantial and material duties of the insured's Own Occupation for only 50% or less of the time as was usual for the insured prior to the start of the insured's disability; and
- after benefits have been paid for two years, the insured is able to perform one or more but not all of the substantial and material duties of Any Gainful Occupation, or the insured can perform all of the substantial and material duties of Any Gainful Occupation for only 50% or less of the time as was usual for the insured prior to the start of the insured's disability.

If the insured is totally Disabled, the insured is not Partially Disabled.

Pre-existing Condition

A sickness or physical condition for which, during the two years before the issue date, the insured:

- had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment; or
- received medical consultation, advice or treatment from a physician or had taken prescribed medication.

Presumptively Disabled

The insured's permanent and irrevocable loss, because of their injury or sickness, 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 of the insured's eyes measure at or below 20/200 after reasonable effort has been made to correct their 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 will be considered totally disabled if they are presumptively disabled.

Prior Monthly Income

The greater of:

- the insured's average monthly income for the one year period immediately prior to their disability; or
- the insured's average monthly income for the calendar year with the highest earnings of the last two calendar years prior to their disability

Recurrent Total Disability

A situation in which the insured becomes totally disabled, ceases to be totally disabled and then becomes totally disabled again from the same or related sickness or injury. The latter total disability will be considered a recurrent total disability.

Residual Disability *(as applies to Residual Disability Benefit Rider and Enhanced Residual Disability Benefit Rider)*

A degree of Disability due to sickness or injury which:

- starts while this rider is in force;
- requires a physician's care unless the insured's physician certifies they have reached the maximum point of recovery;
- results in the insured's loss of at least 20% of their prior monthly income;
- for the first two years after the elimination period, keeps the insured from doing one or more, but not all, of the substantial and material duties of their own occupation; and
- after benefits have been paid for two years, keeps the insured from doing one or more, but not all, of the substantial and material duties of any gainful occupation.

If the insured is totally disabled, they are not residually disabled.

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

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.

Total Disability

The following definition is for **'Own Occupation and Not Working for the entire benefit period'**.

Total Disability or **Totally Disabled** means that solely due to the insured's injury:

- the insured is under a physician's care unless the insured's physician certifies the insured has reached the maximum point of recovery; and
- the insured is unable to perform the substantial and material duties of the insured's Own Occupation and the insured is not working in any occupation for wage or profit.

The following definition is for **'True Own Occupation for the entire benefit period'**.

Total Disability or **Totally Disabled** means that solely due to the insured's injury:

- the insured is under a physician's care unless the insured's physician certifies the insured has reached the maximum point of recovery; and
- the insured is unable to perform the substantial and material duties of the insured's Own Occupation.

The following definition is for **‘Own Occupation and Not Working for two years then Any Gainful Occupation’**.

Total Disability or **Totally Disabled** means that solely due to the insured’s injury:

- the insured is under a physician’s care unless the insured’s physician certifies the insured has reached the maximum point of recovery;
- for the first two years after the Elimination Period has been satisfied, the insured is unable to perform the substantial and material duties of the insured’s Own Occupation and the insured is not working in any occupation for wage or profit; and
- after benefits have been paid for two years, the insured is unable to perform the substantial and material duties of Any Gainful Occupation.

The following definition is for **‘True Own Occupation for two years then Any Gainful Occupation’**.

Total Disability or **Totally Disabled** means that solely due to the insured’s injury:

- the insured is under a physician’s care unless the insured’s physician certifies the insured has reached the maximum point of recovery;
- for the first two years after the Elimination Period has been satisfied, the insured is unable to perform the substantial and material duties of the insured’s Own Occupation; and
- after benefits have been paid for two years, the insured is unable to perform the substantial and material duties of Any Gainful Occupation.

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.

Limitations

Foreign Residency

Assurity will pay up to a maximum of 12 Disability Monthly Benefits for any disability sustained while the insured is residing outside the United States, its territories or possessions, or Canada.

Mental Disorder *(applies to Accident & Sickness coverage)*

A maximum of 24 Disability Monthly Benefits will be paid during the insured’s lifetime for any Disability due to Mental Disorders, not including any period while the Insured is confined to a Hospital, subject to the applicable law in the state where this policy was delivered or issued for delivery.

Normal Pregnancy or Childbirth *(applies to Accident & Sickness coverage)*

Disability Monthly Benefits are not payable for pregnancy or childbirth until the insured has been Disabled for the Elimination Period or 90 days, whichever is longer. This does not apply to Complications of Pregnancy as diagnosed by a Physician.

Pre-existing Condition

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

Exclusions

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

- 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's inability to meet any work requirements in the definition of 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 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. *(exclusion due to infection, other disease, and congenital disease only apply to Accident-Only coverage)*

Administrative Guidelines

Premium Payment

What are acceptable methods of payment?

Assurity accepts payments for initial and renewal premiums using the following methods: automatic bank withdrawal, personal checks, money orders, and cashier's checks in amounts below \$200 per month per policy; cashier's checks in amounts above \$10,000; and credit/debit

cards when electronic applications are used. Credit/debit cards are only accepted for renewal premiums with paper applications. Please use one of these methods so that payment is credited to the policy in a timely manner.

How can premiums be paid by automatic bank withdrawal?

Premiums may be deducted from the policyowner's bank account by selecting this option on the application (including information provided on the Field Underwriter's Statement) and by completing and returning an Automatic Bank Payment form. This form is available on Agent Center or by contacting Customer Connections, as detailed in the About Assurity section. The same form may be used to change the bank account.

Automatic bank withdrawal premium payments may be drafted on any day between the 1st and the 28th of each month. If an automatic bank withdrawal 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.

How can premiums be paid by credit card?

Assurity accepts credit and debit card payments for initial and recurring premium payments when electronic applications are used. VISA, MasterCard and Discover credit/debit cards are accepted. The credit/debit card payment option for initial payment is not available with paper applications. However, after a policy has been issued, the policyowner can change the payment method to recurring credit/debit card by contacting Customer Connections, as detailed in the About Assurity section. Available dates for recurring payments are on any day between the 1st and the 28th of each month. The policyowner also has the option of paying the premium by automatic bank withdrawal.

How are subsequent premiums billed?

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?

Premiums may be billed to the policyowner's place of employment in a list bill by selecting this option on the application (including information provided on the Field Underwriter's Statement) and by having the employer complete an Authorization for List Bill. Available premium modes for list bill are monthly, quarterly, semi-annual and annual. The initial premium must be remitted with the application. If there are 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 policyowner's signed request. A \$20 fee may apply for subsequent requests.

Changing Coverage

Increasing Coverage

You can increase the total disability monthly benefit on an in-force disability income policy by exercising the Benefit Increase Rider or Guaranteed Insurability Rider options. The existing policy and all associated riders will be increased accordingly.

If you want to otherwise increase your total disability monthly benefit or SDIR benefit amount you may apply for additional coverage by submitting a new application for the increased benefit amount and completing any required medical underwriting. The existing policy will be increased if the requested amount meets the same approval requirements as the original policy. If it does not meet those requirements, the additional coverage may be issued as a separate policy.

The following coverage changes require a new application and will be issued under a new policy:

- increasing the maximum benefit period,
- decreasing the elimination period, or
- upgrading occupation class.

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 contestable 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 total disability monthly benefit,
- decreasing the SDIR monthly benefit,
- decreasing the maximum 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 Agent Center on the product page under Quote/Apply then the Forms and Applications 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 insured 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 Agent Center or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

Assignments

The insured 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 Agent Center 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:

- a completed Application for Reinstatement form, available on Agent Center 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

Our Customer Connections team is available to help policyholders by phone with coverage verification, policy or rider benefit questions and more. 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 by submitting the 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 in one of the following ways:

Email: claimsinfo@assurity.com
Fax: (800) 869-0368
Mail: Assurity Life Insurance Company
 P.O. Box 82533

Lincoln, NE 68501-2533

Online: Submit claim forms available through the Customer Center on <http://www.assurity.com>

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

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.

Illustrations

Illustrations available on Agent Center at <https://agentcenter.assurity.com> on the product page under Quote/Apply.

Forms

The following forms can be found on Agent Center at <https://agentcenter.assurity.com> on the product page under Quote/Apply then the Forms and Applications section.

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

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	This state is not approved.
Hawaii	Elimination period must be 90 or more days given state disability coverage provided for W-2 employees.
Montana	This state is not approved.
New Jersey	Elimination period must be 90 or more days given state disability coverage provided for W-2 employees.
New York	This state is not approved.
Rhode Island	Elimination period must be 180 or more days given state disability coverage provided for W-2 employees.
Washington	Elimination period must be 90 or more days given state disability coverage provided for W-2 employees.

Revisions to this Product Guide

Date	Section	Update
6/26/2026	State Specific Information	Added FL availability
9/10/2025	All	Product Guide created

About Assurity

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Connections

(800) 276-7619

Mon - Thurs: 7 a.m. - 6:30 p.m. CT

Friday: 7 a.m. - 5 p.m. CT

Application Questions

Phone: (800) 276-7619 Ext. 4264

Email: underwriting@assurity.com

Fax: (402) 437-4606

In-Force Policy Questions

Phone: (800) 276-7619 Ext. 4279

Email: clientservices@assurity.com

Fax: (402) 437-4658

Claims Questions

Phone: (800) 276-7619 Ext. 4484

Email: claimsinfo@assurity.com

Fax: (800) 869-0368

Mailing Address

Assurity Life Insurance Company

P.O. Box 82533

Lincoln, NE 68501-2533