



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, custodian, exterminator, firefighter ¹ , police officer ¹ , roofer, truck driver	
Elimination Periods	30, 60, 90, 180 and 365 days	
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-, 2-, 5-, 10-year, also to-age-65 and to-age-67 2A: 1-, 2- and 5-year. For 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 2 years 1A: 1-, 2- and 5-year Note: some benefit periods not available to ages 56-60	
Underwriting	No income verification: \$4,000 or less (\$2,500 for 1099 employees and/or self-employed) No medical exams: Age 18 - 50, up to \$4,000 Age 51 - 55, up to \$2,000 Age 56 - 60, up to \$1,500	
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
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	

1. Special guidelines apply for government employees. Please refer to the underwriting guide.
 2. Discount not available in all states.

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 Policy Form No. I H0920 and Rider Form Nos. R I0921, R I0922, R I0923, R I1601, R I0925, R I1602, R I0927, R I0928, R I0929, and I R0721 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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