



Century+ Individual Disability Income Insurance Product Highlights

Issue Ages	18 through 60 years (age nearest birthday)	
Occupational Classes	4A, 3A, 2A, 1A	
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: • 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	
Renewability	Guaranteed renewable to age 65 or age 67, depending on the benefit period selected	
Benefits and Features	• 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 • 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>	• Automatic Benefit Increase Rider • Catastrophic Disability Benefit Rider • Critical Illness Benefit Rider • Guaranteed Insurability Rider • Non-Cancelable Rider • 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 issued applications	

Sample Occupations

4A	Accountants, architects, attorneys, computer programmers, insurance agents, office clerks, paralegals, pharmacists, real estate agents, receptionists, stock brokers, teachers
3A	Clergy, day care workers, dentists and dental hygienists, graphic artists, laboratory workers, nurses, optometrists, physical therapists, physicians, sales clerks, surveyors
2A	Car sales, carpenters, chefs, electricians, farmers, hairdressers, landscapers, mechanics, personal trainers, plumbers, postal carriers*, welders
1A	Auto body repair workers, bus drivers, construction laborers, custodians, exterminators, fire fighters*, furniture movers, guards, building painters, police and other law enforcement officers*, roofers, long haul truckers, window cleaners

*Note: Government employees are allowed up to a \$1,000 base benefit and up to the maximum Supplemental Disability Income Rider.

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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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