

The Best Kept Secret!

ASSURITY BALANCE[®]

Individual Disability Income Insurance

Intended Markets	Middle Income and small business owners
Occupational Classes	4A, 3A, 2A, 1A
Issue Ages	18-60
Elimination Periods*	30, 60, 90, 180, and 365 days (all ages, all classes)
Maximum Issue Limits	4A = \$6,000 3A = \$5,000 2A = \$4,000 1A = \$2,000 (Higher limits available for 4A and 3A subject to reinsurance availability)
Benefit Periods	4A and 3A = 1, 2, 5-year and To Age 65 2A = 1, 2, and 5-year To Age 65 if: <ul style="list-style-type: none"> • self-employed; and • under age 56 and in same business for 2 years with annual net of at least \$24,000 for 2 years. 1A = 1, 2, and 5-year
Renewability	Guaranteed Renewable
Highlights*	<ul style="list-style-type: none"> • 2-Year Own Occupation Definition • \$1,000 Home Modification Benefit • Waiver of Premium • Partial Disability Benefit • Rehabilitation Benefit • List Bill Capability • Special consideration for self-employed • Presumptive disability • Survivor Benefit
Optional Riders*	<ul style="list-style-type: none"> • Return of Premium Rider • Non-cancellable available for 4A & 3A (up to 5-year benefit period) • 5-year Own Occupation for 4A & 3A (5-year and To Age 65 only) • Residual Benefit Rider • Guaranteed Insurability • Supplemental Disability Income • Automatic Benefit Increase • Hospital Benefit Rider

* Note: Benefits may vary by state and are subject to state approval.

Sample Occupations

1A	Ambulance drivers, auto body repair workers, bartenders for restaurants, bus drivers, custodians, exterminators, fire fighters [†] , furniture movers, police and other law enforcement officers [†] , building painters, roofers, swimming pool services, taxicab drivers, tree trimmers, long haul truckers, water well drillers
2A	Aerobics instructors, automobile mechanics, barbers and beauticians, brick masons, bulldozer operators, carpenters, chiropractors, local delivery drivers, drywall installers, electricians, farmers, game wardens, glaziers, machinists, welders
3A	Cashiers, clergy, dentists and dental hygienists/technicians, lab technicians, nurses, retail liquor sales, real estate appraisers, surveyors, teachers, small animal veterinarians, trucking dispatchers
4A	Accountants, attorneys, computer programmers, insurance agents and brokers, librarians, paralegal assistants, real estate agents and brokers, traveling salespersons, travel agents

[†] Note: Government employees are allowed up to a \$500 base benefit and up to the maximum Supplemental Disability Income Rider.

Issued and
underwritten by: 

For more information, contact: