

AssurityBalance[®] Century+ Individual Disability Income Insurance

PRODUCT GUIDE



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Product availability, features and rates may vary by state.

Product Guide for AssurityBalance® Century+ Individual Disability Income Insurance

Important Notice

This policy is underwritten by Assurity Life Insurance Company, Lincoln, Nebraska, and may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact Assurity Life Insurance Company or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic product guide. **Product availability, features and rates may vary by state.** Your state may require a state-specific contract and/or application. State-specific applications are available on AssureLINK at <https://assurelink.assurity.com> by accessing the Applications/Service Forms option found in the QuickLinks section of the product page or the Forms/Supplies page.

This is a product guide for policy Form No. I H0920. Any prior guide does not apply to this product. **This guide does not apply to Personal Disability Income Insurance offered in California.**

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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 Life Insurance Company or review the policy.

ASSURITYBALANCE® CENTURY+ INDIVIDUAL DISABILITY INCOME INSURANCE POLICY (Form No. I H0920)

AssurityBalance Century+ Individual Disability Income 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.

Issue Ages: 18 through 60; age nearest birthday as of issue date

Renewability: Guaranteed renewable to age 65, age 67 for to-age-67 benefit period; conditionally renewable to age 75 if employed full time

Underwriting Classes:

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

Benefit Amounts: \$500 through \$15,000 for total policy and Supplemental Disability Income Rider (SDIR) benefits with at least \$200 base policy benefit and at least \$100 SDIR benefit, if selected; up to \$15,000 participation (*see Financial Underwriting Guidelines section of the underwriting guide*)

Benefit Periods:

For issue ages 18 through 55:

Class 4A – 1-year, 2-year, 5-year, 10-year, to-age-65 and to-age-67

Class 3A – 1-year, 2-year, 5-year, 10-year, to-age-65 and to-age-67

Class 2A – 1-year, 2-year, 5-year and 10-year; also to-age-65 and to-age-67, **IF**

- Self-employed: working in and owning, the same business for the last two years, with an annual net income of at least \$40,000 for each of the last two years
- W-2 employee: with an annual income of at least \$40,000 for each of the last two years

Class 1A – 1-year, 2-year and 5-year

For issue ages 56 through 60:

Classes 4A and 3A – 1-year, 2-year and 5-year

Classes 2A and 1A – 1-year and 2-year

Elimination Periods: 30, 60, 90, 180 or 365 days

Issue Limitations: Available through Table 4 (200 percent) (*also see Financial Underwriting Guidelines section of the underwriting guide*)

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 benefit period or a combination of any of these.

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

Policy Fee: \$40 annually (commissionable)

Policy Description *(continued)*

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

Optional Riders:

Automatic Benefit Increase Rider	Own Occupation Rider
Catastrophic Disability Benefit Rider	Residual Disability Benefit Rider
Critical Illness Benefit Rider	Retroactive Injury Benefit Rider
Guaranteed Insurability Rider	Return of Premium Benefit Rider
Non-Cancelable Rider	Supplemental Disability Income Rider

POLICY BENEFITS

Total Disability Monthly Benefit *(also referred to as Base Policy Monthly Benefit)*

If the insured is totally disabled and the elimination period has been satisfied, this benefit will be paid. 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. Also, a recurrent total disability is considered a new total disability only if it is separated from the ending date of the prior total disability by a period of one year or more where the insured is continuously employed on a full-time basis and not receiving any disability monthly benefits. A new total disability is subject to a new elimination period and starts a new benefit period. Any other recurrent total disability is considered a continuation of a prior total disability, not subject to a new elimination period or starting a new benefit period. *(see Definitions section)*

Partial Disability Monthly Benefit

If the insured is partially disabled and has resumed part-time employment immediately following a period where they received total disability monthly benefits, this benefit will be paid. Benefits will continue until the insured is no longer partially disabled or to the end of the maximum benefit period, whichever is first, but no longer than six months. The partial disability monthly benefit is 50 percent of the base policy monthly benefit.

Presumptive Disability Benefit

If the insured is presumptively disabled, the total disability monthly benefit will be paid regardless of the insured's ability to work and whether or not they are under the care of a physician. The elimination period does not need to be satisfied for the insured to receive the benefit.

Home Modification Benefit

If the insured is totally disabled and has been receiving total disability monthly benefits for six consecutive months, the actual costs up to six times the base policy monthly benefit during their lifetime will be paid towards modification of their existing residence to accommodate their disability. Modifications must begin while the insured is totally disabled.

Survivor Benefit

If the insured dies while receiving total disability monthly benefits and has been receiving total disability monthly benefits for at least the prior 12 consecutive months, a lump sum of six times the base policy monthly benefit will be paid to the beneficiary(-ies).

Vocational Rehabilitation Benefit

If the insured is totally disabled and has been receiving total disability monthly benefits for six consecutive months, the actual costs of a vocational rehabilitation program may be paid, up to a maximum of six times the base policy monthly benefit during their lifetime. The program must be pre-approved by Assurity and provide instruction or training at an accredited college, university or vocational school that contributes to the insured's return to work. Participation is voluntary and may be at the insured's request or as suggested by Assurity.

Policy Description *(continued)*

Organ Donor Benefit

If the insured becomes disabled as the result of surgery for transplanting an organ or donating bone marrow, Assurity will pay policy and rider benefits on the same basis as any other sickness.

For benefits to be paid, the elimination period must be satisfied and the donation must occur after this policy has been in force for six months or more from the issue date or last reinstatement date.

Waiver of Premium

Renewal premiums will be waived on the first premium due date after the insured has been totally disabled for the elimination period or 90 days, whichever is shorter. Any premiums paid during this period which became due after total disability started will be refunded.

Waiver of premium ends when the insured is no longer receiving disability monthly benefits. Premiums are not waived during a period of partial disability.

Optional Riders – at additional cost

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 Life Insurance Company or review the riders.

AUTOMATIC BENEFIT INCREASE RIDER *(Form No. R 10922)*

The Automatic Benefit Increase Rider increases the base policy monthly benefit by 5 percent of the original benefit each year for any benefits payable starting after the first year continuous benefits have been paid. Payments will continue to increase each year while payable under the policy until the base policy monthly benefit payment 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 60 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: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Guaranteed renewable to age 65, age 67 for to-age-67 benefit period

Issue Limitations: Not available with the 1-year benefit period or for government employees

CATASTROPHIC DISABILITY BENEFIT RIDER *(Form No. R 10923)*

The Catastrophic Disability Benefit Rider provides a monthly benefit if the insured is catastrophically disabled and all base policy monthly benefits have been paid. Benefits will continue and premiums will be waived while the insured is catastrophically disabled or to the end of the catastrophic benefit period, whichever is first.

Catastrophic disability means the insured is totally disabled past the policy benefit period and:

- needs the presence of another person within arm's reach and/or physical assistance to perform two or more activities of daily living (ADLs), or is cognitively impaired;
- does not work in any job for wage or profit; and
- has had a physician certify their continued total disability and prescribe a plan of treatment.

Optional Riders *(continued)*

Availability: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Guaranteed renewable to age 65

Benefit Amounts: Same as benefit amount selected for policy

Benefit Periods: For each policy benefit period, the following rider benefit periods are available –

- 1-year policy benefit period – 4-year and 9-year
- 2-year policy benefit period – 3-year, 8-year and to-age-65
- 5-year policy benefit period – 5-year and to-age-65
- 10-year policy benefit period – to-age-65

Issue Limitations: Not available with to-age-65 and to-age-67 policy benefit periods and the 5-year policy benefit period for issue ages 56 through 60

CRITICAL ILLNESS BENEFIT RIDER *(Form No. I R0721)*

The Critical Illness Benefit Rider will pay a benefit if the insured receives a first-ever diagnosis or has a procedure for one of the specified critical illnesses shown in the following chart. The amount payable is the percentage of the benefit amount found in the chart multiplied by the benefit amount.

Availability: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Guaranteed renewable to age 65, age 67 for to-age-67 benefit period; conditionally renewable to age 75 if employed full time *(same as policy)*

Benefit Amounts: \$5,000 through \$150,000 but not exceeding 36 times the base policy monthly benefit

Issue Limitations: Not available with the Return of Premium Benefit Rider. Rider itself can be rated Table 1 (125 percent) or Table 2 (150 percent).

Benefits Payable in the Same Category: If an insured receives a percentage of the benefit amount for one specified critical illness within a category and then becomes eligible for benefits for another specified critical illness within the same category, the benefit amount payable for the subsequent illness within the same category is the lesser of the percentage amount payable or 100 percent minus the percentage of the benefit amount received for all previous specified critical illnesses within the same category.

After 100 percent of the benefit amount shown on the rider schedule has been paid to an insured person within a category in the chart above, Assurity will not pay any additional benefits for any specified critical illness in that category for that insured person.

Benefits Payable in Different Categories: If benefits have been paid for a specified critical illness within one category for an insured person, no benefits will be payable for a subsequent specified critical illness within a different category for that insured person unless the date of diagnosis of the subsequent specified critical illness is separated by at least 180 days from the date of diagnosis of the immediately preceding specified critical illness.

Optional Riders *(continued)*

CRITICAL ILLNESS BENEFIT RIDER BENEFIT CHART			
Category	Specified Critical Illness	Percentage of Benefit Amount Payable for Each Specified Critical Illness	Maximum Percentage of Benefit Amount for Category
Category 1 (Heart and Stroke)	Heart Attack	100%	100%
	Major Organ Transplant – any transplant incl. heart	100%	
	Stroke	100%	
	Coronary Bypass Surgery	25% (payable once per lifetime)	
	Angioplasty	10% (payable once per lifetime)	
Category 2 (Other Illnesses / Procedures)	Kidney (Renal) Failure	100%	100%
	Major Organ Transplant - not covered in Category 1	100%	
	Paralysis – not as a result of stroke	100%	
Category 3 (Cancer)	Invasive Cancer	100%	100%
	Carcinoma in Situ (non-invasive cancer)	25% (payable once per lifetime)	

GUARANTEED INSURABILITY RIDER *(Form No. R 10924)*

The Guaranteed Insurability Rider gives the insured the option to increase their base policy monthly benefit by purchasing additional amounts of insurance. Additional amounts will have the same benefit period and elimination period as the policy. Increases do not require evidence of insurability and are based on the insured's current income and Assurity's current issue and participation limits in effect on the option date. Premiums for the additional insurance will be based on the insured's attained age and Assurity's then-current rates.

The insured may exercise this option no more than five times before age 55. Increases must be requested in writing to Assurity during the option period – 60 days prior to an option date up to the option date. Option dates are any policy anniversary at least two years after policy issue and with at least two years between dates. The insured cannot exercise an option if disabled or receiving disability benefits.

Availability: Available at time of application only

Issue Ages: 18 through 45; age nearest birthday as of issue date

Renewability: Guaranteed renewable to age 55

Benefit Amounts: \$200 through \$600 (in \$100 increments) on each option date; the sum of all increases cannot exceed the original base policy monthly benefit

Issue Limitations: Not available with substandard policies; available on a case-by-case basis for policies with a policy amendment rider. Not available for government employees.

Optional Riders *(continued)*

NON-CANCELABLE RIDER *(Form No. R 10925)*

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: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Non-cancelable

Issue Limitations: Not available with substandard policies, occupation classes 2A and 1A, and 10-year, to-age-65 and to-age-67 benefit periods

OWN OCCUPATION RIDER *(Form No. R 10921)*

The Own Occupation Rider extends the own occupation period for the total disability definition from two years to the period selected.

Availability: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Guaranteed renewable to age 65, age 67 for to-age-67 benefit period

Benefit Periods: For each policy benefit period, the following rider benefit periods are available:

- 5-year policy benefit period – 5-year
- 10-year policy benefit period – 5-year or 10-year
- To-age-65 policy benefit period – 5-year or to-age-65
- To-age-67 policy benefit period – 5-year or to-age-67

Issue Limitations: Not available with occupation classes 2A and 1A and 1-year and 2-year policy benefit periods

RESIDUAL DISABILITY BENEFIT RIDER *(Form No. R 10926)*

The Residual Disability Benefit Rider will pay a monthly benefit if the insured is residually disabled and the elimination period has been satisfied by any continuous period of total and/or residual disability. Renewal premiums will also be waived on the first premium due date after the insured has been residually disabled for the elimination period or 90 days, whichever is shorter. Any premiums paid during this period, which became due after total disability started, will be refunded.

Benefits will continue and premiums will be waived while the insured is residually disabled or to the end of the residual benefit period, whichever is first. For the first six months of residual disability, Assurity will pay the greater of the residual disability monthly benefit and any partial disability monthly benefit payable but not both. The residual disability monthly benefit is calculated as follows:

$$[(\text{prior monthly income} - \text{current monthly income}) / \text{prior monthly income}] \times \text{base policy monthly benefit}$$

Availability: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Guaranteed renewable to age 65, age 67 for to-age-67 benefit period

Optional Riders *(continued)*

Benefit Period: Same as benefit period selected for policy, not to exceed five years

Issue Limitations: Not available with occupation class 1A. Available on a case-by-case basis with substandard policies.

RETROACTIVE INJURY BENEFIT RIDER *(Form No. R 10927)*

The Retroactive Injury Benefit Rider will pay a benefit if an injury causes the insured to become totally disabled within 30 days of the injury, and the insured remains continuously totally disabled until the end of the elimination period. The benefit, payable as a lump sum after the elimination period, is equal to the base policy monthly benefit times the number of months in the elimination period.

Availability: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Guaranteed renewable to age 65, age 67 for to-age-67 benefit period

Issue Limitations: No restrictions

RETURN OF PREMIUM BENEFIT RIDER *(Form No. R 10928)*

The Return of Premium Benefit Rider will pay a returned premium benefit upon policy cancellation, policy lapse, the insured's death or the insured's attained age 65, or age 67 for to-age-67 benefit period. 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 based on completed policy year. *(see following Return of Premium Benefit Schedule)*
3. Subtract from this amount all policy and rider benefits paid.

Availability: Available at time of application only

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

Renewability: Guaranteed renewable to age 65; age 67 for to-age-67 benefit period

Issue Limitations: Not available on policy with the Critical Illness Benefit Rider

RETURN OF PREMIUM BENEFIT SCHEDULE					
For insureds age 18 through 44					
Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage
1	0%	9	36%	17	71%
2	0%	10	42%	18	74%
3	5%	11	47%	19	78%
4	8%	12	51%	20	82%
5	9%	13	56%	21	85%
6	13%	14	60%	22	89%
7	22%	15	63%	23	92%
8	30%	16	67%	24	96%
				25+	100%

Optional Riders *(continued)*

For insureds age 45 through 55			
Completed Policy Year	Return Percentage	Completed Policy Year	Return Percentage
1	0%	6	13%
2	0%	7	22%
3	5%	8	30%
4	8%	9	40%
5	9%	10 +	50%

SUPPLEMENTAL DISABILITY INCOME RIDER *(Form No. R 10929)*

The Supplemental Disability Income Rider (SDIR) will pay a monthly benefit less any social insurance benefits received, offset dollar for dollar, if the insured is totally disabled and the elimination period has been satisfied. Benefits will be paid until the insured is no longer totally 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: Available at time of application only

Issue Ages: 18 through 60; age nearest birthday as of issue date *(same as policy)*

Renewability: Guaranteed renewable to age 65; age 67 for to-age-67 benefit period

Benefit Amounts: \$100 through \$1,800 *(see Financial Underwriting Guidelines section of the underwriting guide)*

Benefit Periods: Same as benefit period selected for policy

Elimination Periods: Same as elimination period selected for policy; when issued in states providing state disability coverage for W-2 employee the elimination must be as follows:

- Hawaii – 90 or more days
- Rhode Island – 180 or more days
- New Jersey – 90 or more days

Issue Limitations: Elimination period restricted for states with state disability programs

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.

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.

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 percent or more of their prior monthly income.

COGNITIVELY IMPAIRED *(as applies to Catastrophic Disability Benefit Rider only)*

Deterioration or loss of ability to think, perceive, reason or remember, which calls for another person's help or prompting to protect oneself or others. It is measured by clinical evidence and standardized tests approved by Assurity that reliably measure such impairment. The loss in mental capacity must be a result of a sickness or injury, including Alzheimer's disease, dementia and organic brain damage caused by an accident or head trauma.

CONCURRENT DISABILITIES

Disabilities caused by more than one injury or sickness, whether they are related or not.

ELIMINATION PERIOD

The number of consecutive days the insured must be totally disabled before they are eligible to receive the benefits.

EMPLOYED ON A FULL-TIME BASIS

Working for pay at least 30 hours per week.

MAXIMUM BENEFIT PERIOD

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

MONTHLY INCOME

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

Definitions *(continued)*

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

A degree of disability due to a sickness or injury which:

- starts while this policy is in force;
- requires a physician's care unless the insured's physician certifies they have reached the maximum point of recovery;
- 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 or results in the loss of 25 percent or more of the time spent by them in the usual daily performance of the duties of their own occupation; and
- after total disability and any partial disability 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 or results in the loss of 25 percent or more of the time spent by them in the usual daily performance of the duties of any gainful occupation.

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.

Definitions *(continued)*

RESIDUAL DISABILITY *(as applies to Residual Disability Benefit Rider only)*

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 percent 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.

TOTAL DISABILITY

A disability due to sickness or injury which:

- starts while this policy is in force;
- requires a physician's care unless the insured's physician certifies they have reached the maximum point of recovery;
- for the first two years after the elimination period, keeps the insured from doing all the substantial and material duties of their own occupation; and
- after benefits have been paid for two years, keeps the insured from doing all the substantial and material duties of any gainful occupation.

If the insured is able to perform one or more of the substantial and material duties of their own occupation for the first two years after the elimination period, or of any gainful occupation after benefits have been paid for two years, they are not totally disabled.

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.

LIMITATIONS

Foreign Travel and Residency

Assurity will pay up to a maximum of three disability monthly benefits for any disability sustained or continued outside the United States or Canada.

Mental/Nervous Disorders; Substance Abuse

Assurity will pay up to a maximum of 24 disability monthly benefits during the insured's lifetime for disabilities due to mental/nervous disorders and substance abuse.

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.

A pre-existing condition is 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.

EXCLUSIONS

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

- being pregnant, experiencing childbirth or having an elective abortion (complication of pregnancy is deemed to be a sickness);
- losing an occupational or professional license or certification;
- being exposed to war or any act of war, declared or undeclared;
- engaging in an illegal occupation;
- participating in or attempting to commit a felony;
- intentionally self-inflicting a sickness or injury;
- committing or attempting to commit suicide, while sane or insane;
- being incarcerated or is caused while incarcerated in a penal institution or government detention facility;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where the disability occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured by a physician); or
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserves, except during the active duty training of less than 60 days.

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 checks in amounts below \$200 per policy, and cashier's checks in amounts above \$10,000. Credit cards may be used for renewal premiums only. Please use one of these methods so that payment is credited to your 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 Premium Payment form. A form may be obtained on AssureLINK's Forms/Supplies page or by contacting the client services department at (800) 869-0355, Ext. 4279. 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 to 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 does not accept credit or debit card payments for new applications, however customers can pay by automatic bank withdrawal. In addition, after a policy has been issued, the customer can change the payment method to recurring credit card or debit card by contacting the client services department at (800) 869-0355, Ext. 4279. Available dates for recurring payments are on any day between the 1st to the 28th of each month.

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 (Form 75-060-05055). Available premium modes for list bill are monthly, quarterly, semi-annual and annual. The initial premium must be remitted with the application. If you have any questions about setting up a list bill, contact the client services department at (800) 869-0355, Ext. 4279.

COVERAGE INFORMATION

Duplicate Policies

A duplicate policy is available upon receipt of the owner's signed request. A \$20 fee may apply for subsequent requests.

COVERAGE CHANGES

Increasing or Changing Coverage

The following coverage changes require a new application:

- increasing the base policy monthly benefit,
- increasing the SDIR monthly benefit,
- increasing the benefit period,
- decreasing the elimination period, or
- upgrading occupation class.

Administrative Guidelines *(continued)*

There are two methods for increasing the monthly benefit for an in-force disability income policy:

1. Complete an application for the amount of the increase in monthly benefits desired, and make arrangements for any necessary medical requirements. When the application is approved, the new policy will be issued for the amount of increase approved. The insured will then have two disability income policies in force with Assurity.

OR

2. Complete an application for the total amount of monthly benefit desired, including the increase. Indicate on the application that the new policy will replace an in-force policy. Return the in-force policy to Assurity with the application, and make arrangements for any necessary medical requirements.

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 incontestable 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 require a written request to Assurity:

- decreasing the base policy monthly benefit,
- decreasing the SDIR monthly benefit,
- decreasing the benefit period, or
- increasing the elimination period.

The written request must be signed and dated, and indicate the change desired. When the request is approved, an endorsement detailing the changes will be sent to the policyowner 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 form, which is available on AssureLINK's Forms/Supplies page, or by contacting the client services department at (800) 869-0355, Ext.4279. Return of the policy is not required.

Assignments

The policyowner 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, which is available on AssureLINK's Forms/Supplies page, or by contacting the client services department at (800) 869-0355, Ext. 4279. 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's administrative office:

- a completed reinstatement application form, which is available on AssureLINK's Forms/Supplies page, or by contacting the client services department at (800) 869-0355, Ext. 4279, and
- signed medical authorization(s).

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 CONTACT CENTER

The claims contact center is available to handle telephone calls from policyholders including verifying coverage and answering policy or rider benefit questions. They can be reached from 7:00 a.m. to 5:00 p.m. Central Time by calling toll-free (800) 869-0355, Ext. 4484.

CLAIMS PROCEDURES

Notice of Claim

Notice of claim must be provided to Assurity within 20 calendar days after the loss starts. 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, should be sent to Assurity by one of the following:

- e-mail to claimsinfo@assurity.com
- fax to (800) 869-0368
- mail to: Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

Filing a Claim

When Assurity receives notice of a claim, the necessary proof of loss forms will be sent to the insured including the following:

- 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. 92-500-05055

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.

Premium Rates

ILLUSTRATIONS

Illustrations are available on AssureLINK at <https://assurelink.assurity.com> by accessing the Assurity Individual Online Illustration System found on the Illustrations tab.

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.

A chart providing some of these differences is available on AssureLINK by accessing the State Approvals option found in the QuickLinks section of the product page or the Product Approvals option found in the My QuickLINKS section of the Home page. Go to the "State Specific Information" document attached in the Notes section.

About Assurity

Assurity Life Insurance Company's origins are rooted in a 120-year legacy of providing long-term security to policyholders that has earned generations of customers' confidence and trust.

Assurity Life serves customers across the nation, offering disability income, critical illness, accident and life insurance, annuities and specialty insurance plans through our representatives and worksite distribution.

With assets exceeding \$2 billion, Assurity Life has built a reputation for "best in class" service and sound, conservative business practices with a disciplined approach to financial management. Headquartered in Lincoln, Neb., Assurity Life has earned a high rating from A.M. Best Company, one of the insurance industry's leading independent analysts. For more information about this rating, please visit www.ambest.com or www.assurity.com.

We're proud of our history of integrity, financial accountability...and helping people through difficult times.

Revisions to this Product Guide

Date	Section	Update
3/12/14	Optional Riders	Updated Critical Illness Rider issue limitations for table rating
2/28/14	Policy Description	Updated maximum available benefit amount
8/29/13	Revisions	Removed revisions history beyond one year prior
7/16/13	Premium Payment	Updated Premium Payment section
7/16/13	All	Moved underwriting information to a separate underwriting guide
4/1/13	Important Notice	Clarified that this product guide applies to Century+ DI in FL with state-specific exceptions as applicable