

How does the AssurityBalance® Graded Benefit Disability Income policy compare?

Let's look at these rates for a **male non-smoker**:

Premium Rates per \$100 Monthly Benefit			
\$3,000 monthly benefit – including partial (Base \$1,850 plus \$1,150 SDIR)			
90-day elimination period			
	Assurity Life	Fidelity Security Life	Illinois Mutual
	\$40 policy fee	\$50 policy fee	\$0 policy fee
2-Year Benefit Period			
Age 42	\$41.15	\$53.50	\$60.00
Age 47	\$48.85	\$53.50	\$87.24
Age 52	\$66.63	\$80.75	\$128.40
	Assurity Life	Fidelity Security Life	Illinois Mutual
	\$40 policy fee	\$50 policy fee	\$0 policy fee
5-Year Benefit Period			
Age 42	\$ 89.81	\$108.00	\$101.04
Age 47	\$109.00	\$108.00	\$134.52
Age 52	\$149.57	\$164.50	\$179.52

Your client gains these Assurity advantages:

Benefit Period up to 10 years for classes 3A & 4A

- Mental/Drug/Alcohol Limitation **up to 12 months** (graded yrs. 1 & 2) compared to 6 months commonly found in other plans
- Presumptive Disability Included (elimination period waived) graded yrs. 1 & 2
- Partial Disability Included at **no extra cost**
- **Vocational Rehab up to 6x monthly benefit (not graded) available**
- Lump sum survivor benefit = **6x monthly benefit** paid to survivor if insured is disabled 12 months before death
- **Non-graded injury rider** – pays 100% of policy benefit if a disability is due to an injury during the first two years the policy is in force.

Shouldn't you "think Assurity" for your impaired risk clients? We more than measure up to the competition!

Current as of most recent versions of software from all three companies. Every effort has been made to ensure accuracy. If, however, there is a discrepancy between this information and the policy, the policy will prevail. Product and benefit availability varies by state. Please refer to the policy for full details and definitions.

