

A CUT ABOVE THE COMPETITION

AssurityBalance® Graded Benefit Disability Income Protection

The smart choice for your fully employed impaired risk clients

	Assurity	Fidelity Security	Illinois Mutual
Issue ages	18–60	18–63	18–59
Rates	Male/Female Tobacco/ Non-tobacco No variation by occ class	10 year age bands Unisex No tobacco distinction	Male/Female Tobacco/Non-tobacco
Benefit Period	All classes: 2 years 2A – 4A classes: 5 years 3A – 4A classes: 10 years (after age 65 – 1 year)	Silver: up to 2 years Platinum: up to 5 years	Class 2–5: 2 or 5 years Class 1: 2 year
Renewability	Guaranteed to age 65 Conditionally to 70	Can be canceled with 60 days notice Conditionally to 70	
Maximum Monthly Benefit	3A – 4A: \$11,000 2A: \$7,500 1A: \$6,000	Platinum: \$2,000 – \$11,000 Silver: \$1,000 – \$11,000	\$200 – \$4,000 (max. participation \$6,000)
Elimination Period	30 (2 yr BP only), 60, 90, or 180 days 365 days (5 or 10 yr BP only)	Platinum: 60, 120, 180, 365 days Silver: 60, 90, 180 days	30, 60, 90, 180 days
Graded Benefit	Policy's 1st year 35% 2nd year 70% 3+ years 100%	1st year 33% 2nd year 66% 3+ years 100%	1st year 33% 2nd year 67% 3+ years 100%
Definition of Total Disability	Own occupation 2 years	Own occupation 2 years	Own occupation 2 years
Mental/Drug/Alcohol Limitation	50% of monthly benefit up to 12 months (graded yrs 1 & 2)	50% of monthly benefit up to 6 months	6 months per claim, 12 months per lifetime
Presumptive Disability	Included – elimination period waived (graded yrs 1 & 2)	Not Included	Not Included
Partial Disability	Included 50% of last paid monthly benefit up to 6 months	Added cost rider 50% of selected monthly benefit up to 6 months	Added cost rider 50% of benefit up to 6 mo.
Vocational Rehab	Up to 6x monthly benefit (not graded) may be available	Not Included	Not Included
Survivor Benefit	Lump sum 6x monthly benefit paid to survivor if insured is disabled 12 months before death	Rider available 2x monthly benefit last paid (graded years 1 & 2)	Not Included
Waiver of Premium	Included	Included	
Riders	<ul style="list-style-type: none"> • Supplemental DI - Graded Benefit Rider • 5 Year Own Occ Rider • Non-Graded Injury Benefit Rider 	<ul style="list-style-type: none"> • Partial Disability Rider • Hospital Indemnity Rider • Own Occ Extension Rider • Home Health Care Benefit Rider • AD&D Rider 	<ul style="list-style-type: none"> • Partial Disability Benefit • Surrender Value Rider

Every effort has been made for 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. AssurityBalance® policy #A-D120.

The Brodsky Agency - www.brodskyagency.com

