

# Assurity's DI Underwriting Guidelines Liberalized!

Effective December 1, 2006

*We're making it easier  
for you to sell  
AssurityBalance®  
Personal DI and  
Business Overhead  
Expense DI Insurance!*

Our underwriting department has modified these guidelines:

## AssurityBalance® Personal DI

**Change:** One occupation class upgrade will be allowed for business owners who have been self-employed for at least three years, have a net income of at least \$30,000 and spend less than 50 percent of their working hours in manual duties. "To age 65" is not available for upgrades from 1A to 2A.

**Advantage:** Significant savings for your self-employed clients.

**Change:** The maximum amount of benefit for government employees will increase to \$1,000 base and \$1,200 SDIR within income guidelines and occupational class limits.\*

**Advantage:** Doubles the amount of base benefits available.

**Change:** Income will be enhanced for business owners who have at least 25 percent ownership. This will boost the net income by 15 percent in calculating the benefit amount available (maximum monthly benefit increase is \$750). Issue and participation limits for occupational classes will still apply.

**Advantage:** Increases monthly benefit available. Previously, an owner with a net annual income of \$36,000 could purchase \$1,270 base monthly benefit with a \$950 SDIR. The 15 percent enhancement will raise that \$36,000 income to \$41,000 – making the owner's monthly benefit base \$1,520 and \$1,050 SDIR – a \$350 monthly benefit increase.

\*The Monthly DI Rider maximum benefit amount for government employees has been increased to \$1,000, also.

**Change:** Full benefits for personal disability income will be available after one year of ownership of a new business. This period may be shortened further (at the underwriter's discretion) if the owner is taking over for a parent or managed the business prior to ownership.

**Advantage:** Makes valuable coverage available sooner for your client.

**Change:** Guaranteed Insurability Rider will now be available for newly self-employed individuals.

**Advantage:** Guarantees the option of increasing disability income protection as your client's income grows.

## Business Overhead Expense DI

**Change:** Business owners will be able to have BOE protection after one year of ownership (tax documents required to show proof of ownership).

**Advantage:** More of your self-employed clients are now eligible for BOE.

Policy form nos. A-D100, A-D106, A-D107, A-D108, A-D109.  
Product availability, features and rates vary by state.

**FOR AGENT USE ONLY.**

  
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