

## UPDATED RIDERS FOR CENTURY+ DI

You asked...We listened!

### Residual Disability Rider

When it comes to Century+ DI, our residual rider is our second most popular rider and was already hard working, but we learned from our distributors that things could be even better.

They told us the limited benefit period on our residual rider was holding them back from writing more DI business with us.

**Well, we listened.** In addition to the 5-year benefit period, Century+ DI's residual benefit period can match the base policy benefit period – for all possible base benefit periods.

When coupled with Assurity's true own-occupation coverage, all base benefit (for 4A and 3A classes), and up to \$15,000 of monthly benefit, our longer benefit period on the Residual Disability Rider makes us even more competitive for the middle income market and beyond.

### Guaranteed Insurability Option (GIO) Rider

We've also updated our GIO Rider. We designed it to be extremely flexible, and your clients will find it even easier to use!

#### Highlights include:

- **Unlimited increase options:** Starting two years from policy issue through age 60.
- **Higher sum of allowable increases:** Sum is now the base benefit plus SDIR, which allows for larger increases.
- **Greater benefit increases:** No per-option caps, other than total allowable increases, subject to issue and participation limits.
- **Life event option timing:** Big life events trigger option timing – in addition to the policy's anniversary date.
- **Extended issue ages and renewability:** Issue ages now 18-55 and renewable to age 60.

A big THANK YOU to our distributors for helping make us better!

For further details, read the *Updated Riders Quick Reference sheet*, or contact your Assurity sales representative.

### Assurity knows how DI is done.

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## Assurity introduces updated Residual and Guaranteed Insurability Riders!

### *Quick reference of enhancements:*

#### **RESIDUAL DISABILITY INCOME RIDER**

- **Extended residual benefit period.** The new Residual Disability Benefit Rider allows the residual benefit period to match the base policy benefit period for all possible base benefit periods (including 10-year and to-age-65/67), in addition to our current 5-year option. *Under the prior rider, the residual benefit period could not exceed 5 years.*
- **Improved residual benefit calculation.** For purposes of calculating the residual benefit, the new Residual Disability Benefit Rider considers any loss of income greater than 80 percent to be a 100 percent loss of income. *Under the prior rider, the standard residual benefit calculation was used, even when the loss of income was greater than 80 percent.*

#### **GUARANTEED INSURABILITY OPTION (GIO) RIDER**

- **More increase options.** The new GIO Rider has no limit on the number of increase options that can be elected in the insured's lifetime. *Under the prior rider, the insured was limited to five lifetime increases.*
- **Greater benefit increases.** The new GIO Rider allows for bigger benefit increases – potentially doubling the monthly benefit on an option date if within allowable issue and participation limits, and warranted by income. *Under the prior rider, the insured could elect to increase their monthly benefit by no more than \$600 on any one option date.*
- **Increased flexibility in option timing.** While regularly scheduled option dates are on the policy's anniversary date, increases are allowed at any point in the year associated with a qualifying life event (*marriage, divorce, birth or adoption of child, death of spouse or child, loss of employer-paid group disability income or increase in income of 25 percent or more*). *Under the prior rider, increases could only be elected on the policy's anniversary date.*
- **Extended issue ages and renewability.** The new GIO Rider is available for issue at ages 18-55 and is renewable to age 60. *The prior rider was available for issue at ages 18-45 and was renewable to age 55.*
- **Higher sum of allowable increases.** The new GIO Rider allows the sum of all increases to exceed the base policy benefit, stipulating only that the sum of all increases cannot exceed the initial sum of the base policy benefit and the Supplemental Disability Income Rider (SDIR) combined. *The prior rider stipulated that the sum of all increases could not exceed the initial base policy benefit.*

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