

AssurityBalance® Simplified Disability Income Insurance



For all states except the following: MT, NJ									
Retroactive Injury Rider									
Annual Premium per \$100 Monthly Benefit									
Occupation Class	Gender	Benefit Period/Elimination Period							
		6mon/30 day		6mon/60 day		6mon/90 day		6mon/180 day	
		Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob
Class 1	Male	1.27	1.49	1.20	1.41	1.07	1.26	0.94	1.11
	Female	1.90	2.24	1.80	2.12	1.60	1.88	1.41	1.66
Class 2	Male	2.93	3.45	3.11	3.66	3.45	4.06	3.04	3.58
	Female	3.81	4.48	4.04	4.75	4.48	5.27	3.94	4.64
		12mon/30 day		12mon/60 day		12mon/90 day		12mon/180 day	
		Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob
Class 1	Male	1.23	1.45	1.16	1.36	1.04	1.22	0.92	1.08
	Female	1.85	2.18	1.75	2.06	1.56	1.84	1.37	1.61
Class 2	Male	2.85	3.35	3.03	3.56	3.36	3.95	2.96	3.48
	Female	3.71	4.36	3.94	4.64	4.36	5.13	3.84	4.52
		24mon/30 day		24mon/60 day		24mon/90 day		24mon/180 day	
		Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob
Class 1	Male	1.20	1.41	1.13	1.33	1.01	1.19	0.89	1.05
	Female	1.80	2.12	1.70	2.00	1.52	1.79	1.34	1.58
Class 2	Male	2.78	3.27	2.95	3.47	3.27	3.85	2.88	3.39
	Female	3.61	4.25	3.83	4.51	4.25	5.00	3.74	4.40

For all states					
Return of Premium Rider					
Percentage applied to Total Premium excluding ROP					
Occupation Class	Issue Age	Elimination Periods			
		30 Day	60 Day	90 Day	180 Day
Class 1	18-39	40%	47%	53%	59%
	40-49	77%	89%	101%	113%
	50-59	157%	172%	188%	204%
Class 2	18-39	40%	47%	53%	59%
	40-49	77%	89%	101%	113%
	50-59	157%	172%	188%	204%

For all states except the following: MT				
Critical Illness Benefit Rider				
Premium per \$5,000 Benefit				
Issue Age	Male		Female	
	Non-Tob	Tob	Non-Tob	Tob
18-39	26.05	50.51	29.88	45.91
40-49	65.74	123.83	62.01	96.27
50-59	144.08	267.68	106.79	176.23

To calculate the modal premium, multiply the number of units or total premium (as applicable per rider) by the rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.088) and round to the nearest \$.01 before adding to the modal policy premium.

For agent use only. Rider forms I R0711, I R0712, I R0713. Product availability, features and rates may vary by state. The policy may contain reductions of benefits, limitations and exclusions. For complete details of coverage, please contact Assurity Life Insurance Company or ask to review the policy for more information.

AssurityBalance® Simplified Disability Income Insurance



For Montana Only								
Retroactive Injury Rider								
Annual Premium per \$100 Monthly Benefit								
Occupation Class	Benefit Period/Elimination Period							
	6mon/30 day		6mon/60 day		6mon/90 day		6mon/180 day	
	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob
Class 1	1.43	1.68	1.35	1.59	1.20	1.42	1.06	1.25
Class 2	3.15	3.71	3.34	3.93	3.71	4.36	3.27	3.85
	12mon/30 day		12mon/60 day		12mon/90 day		12mon/180 day	
	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob
Class 1	1.39	1.63	1.31	1.54	1.17	1.38	1.03	1.21
Class 2	3.07	3.60	3.26	3.83	3.61	4.25	3.18	3.74
	24mon/30 day		24mon/60 day		24mon/90 day		24mon/180 day	
	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob
Class 1	1.35	1.59	1.27	1.50	1.14	1.34	1.00	1.18
Class 2	2.99	3.52	3.17	3.73	3.52	4.14	3.10	3.64

For Montana Only		
Critical Illness Benefit Rider		
Premium per \$5,000 Benefit		
Issue Age	Non-Tob	Tob
18-39	27.01	49.36
40-49	64.81	116.94
50-59	134.76	244.82

For New Jersey Only									
Retroactive Injury Rider									
Annual Premium per \$100 Monthly Benefit									
Occupation Class	Gender	Benefit Period/Elimination Period							
		6mon/90 day		12mon/90 day		24mon/90 day		24mon/180 day	
		Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob	Non-Tob	Tob
Class 1	Male	1.41	1.66	1.38	1.62	1.34	1.58	1.02	1.20
	Female	2.11	2.48	2.07	2.44	2.02	2.38	1.53	1.81
Class 2	Male	4.55	5.36	4.45	5.23	4.35	5.12	3.29	3.87
	Female	5.91	6.96	5.78	6.80	5.65	6.65	4.27	5.03

To calculate the modal premium, multiply the number of units or total premium (as applicable per rider) by the rate listed above, multiply by the mode factor (annual, 1.00; semi-annual, 0.51; quarterly, 0.264; and monthly 0.088) and round to the nearest \$.01 before adding to the modal policy premium.

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