

DISABILITY INCOME PRO GROUP (Off-the-Job) (Form G H1213) –H

PLAN A



Employer: Dynaflex

Industry Class: Class 1

Elimination Period: 7/7 Days

Benefit Period: 3 Months

Plan: Accident and Sickness Coverage

Benefit Amount: Specified

SEMI-MONTHLY RATES FOR GROUP PLAN IN MISSOURI

Employee								
Annual Income	\$10,000	\$14,000	\$18,000	\$20,000	\$24,000	\$28,000	\$30,000	\$34,000
Maximum Monthly Benefit*	\$500	\$700	\$900	\$1,000	\$1,200	\$1,400	\$1,500	\$1,700
Issue Ages: 18-49	6.13	8.58	11.03	12.26	14.71	17.16	18.38	20.84
50-59	6.80	9.52	12.24	13.60	16.32	19.04	20.40	23.12
60-69	8.10	11.34	14.58	16.20	19.44	22.68	24.30	27.54
70+	8.61	12.05	15.49	17.21	20.66	24.10	25.82	29.26
Employee								
Annual Income	\$38,000	\$40,000	\$44,000	\$48,000	\$50,000	\$54,000	\$58,000	\$60,000
Maximum Monthly Benefit*	\$1,900	\$2,000	\$2,200	\$2,400	\$2,500	\$2,700	\$2,900	\$3,000
Issue Ages: 18-49	23.29	24.51	26.96	29.42	30.64	33.09	35.55	36.77
50-59	25.84	27.20	29.93	32.65	34.01	36.73	39.45	40.81
60-69	30.78	32.40	35.65	38.89	40.51	43.75	46.99	48.61
70+	32.71	34.43	37.87	41.32	43.04	46.48	49.92	51.65

* The Monthly Benefit maximum is 60% of income up to \$5,000/month.

Policy form G H1213. Product availability,

features and rates may vary by state. Coverage may contain reductions of benefits, limitations and exclusions.

DISABILITY INCOME PRO GROUP (Off-the-Job) (Form G H1213) –H**PLAN B**

Elimination Period: 7/7 Days
Plan: Accident and Sickness Coverage **Employer:** Dynaflex
Benefit Amount: Specified **Industry Class:** Class 1
Benefit Period: 6 Months

SEMI-MONTHLY RATES FOR GROUP PLAN IN MISSOURI

Employee								
Annual Income	\$10,000	\$14,000	\$18,000	\$20,000	\$24,000	\$28,000	\$30,000	\$34,000
Maximum Monthly Benefit*	\$500	\$700	\$900	\$1,000	\$1,200	\$1,400	\$1,500	\$1,700
18-49	7.52	10.52	13.53	15.03	18.04	21.05	22.55	25.56
50-59	9.11	12.75	16.39	18.21	21.86	25.50	27.32	30.96
60-69	11.42	15.99	20.55	22.84	27.41	31.97	34.26	38.83
70+	12.36	17.30	22.25	24.72	29.66	34.61	37.08	42.02
Employee								
Annual Income	\$38,000	\$40,000	\$44,000	\$48,000	\$50,000	\$54,000	\$58,000	\$60,000
Maximum Monthly Benefit*	\$1,900	\$2,000	\$2,200	\$2,400	\$2,500	\$2,700	\$2,900	\$3,000
18-49	28.57	30.07	33.08	36.09	37.59	40.60	43.60	45.11
50-59	34.61	36.43	40.07	43.72	45.54	49.18	52.82	54.65
60-69	43.39	45.68	50.25	54.82	57.10	61.67	66.24	68.52
70+	46.97	49.44	54.38	59.33	61.80	66.74	71.69	74.16

* The Monthly Benefit maximum is 60% of income up to \$5,000/month.

DISABILITY INCOME PRO GROUP - CONDITIONS, LIMITATIONS AND EXCLUSIONS

The following represents some policy conditions, limitations and exclusions. For complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information. Provisions may vary by state.



Actively Employed

- The employee must be actively employed to be eligible for coverage.

Right to Cancel

The contract contains a - 30-day free look period.

Elimination Period

the elimination period.

- The contract has an elimination period. Assurity does not pay benefits during

Pre

Assurity will not pay benefits for a total disability caused by a **pre-existing Condition** -

-existing condition unless the total disability starts after the policy has been in force for 12 months from the issue date or 12 months from the most recent reinstatement date. Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, an insured person had symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment, or received medical consultation, advice or treatment from a physician or had been prescribed medication.

Foreign Travel

- Assurity will pay a maximum of three disability monthly benefits for any disability sustained or continued outside the United States or Canada.

Termination - Coverage will terminate the earliest of the following: the policy anniversary following the employee's 70th birthday or, if the employee remains actively employed after age 70, the date the employee is no longer actively employed; the date the employee is no longer an employee (continuation available); when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; when the employee establishes residence in a foreign country; or upon the employee's death.

Exclusions - Assurity will not pay benefits for losses that are caused by or are the result of any insured person(s):

- operating, learning to operate, or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing or parakiting or similar activities;
- riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days;
- suffering from a mental or nervous disorder;
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician);
- having cosmetic surgery or other elective procedures that are not medically necessary;
- having a dental treatment;
- having a hernia;
- committing or attempting to commit a felony;
- driving any taxi for wage, compensation or profit;
- engaging in an illegal activity or occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane.

