

Assurity® Proposal for Missouri
DISABILITY INCOME PRO GROUP INSURANCE POLICY

PREPARED FOR

Dynaflex
, Missouri

ABOUT ASSURITY

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employment benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.

PREPARED BY

Agent: Assurity Life Insurance Company
Address: PO Box 82533
Lincoln, Nebraska 68501-2533

Phone: 1-800-869-0355

DISABILITY INCOME PRO GROUP (Off-the-Job) - BENEFITS

Off-the-Job Accident & Sickness (Form G H1213)

The Assurity Disability Income PRO group policy pays 100% of the monthly benefit if the insured is totally disabled due to an accident or sickness occurring while off the job.

Rates - Same rates for men and women and no increased cost for tobacco use.

Total Disability - Pays according to an "own-occ" definition of total disability meaning it keeps the insured from doing the substantial and material duties of their own occupation. Total disability must start while the policy is in force and require the care of a physician.

Partial Disability Benefit - Pays 50% of the benefit when the insured returns to work part-time following a paid total disability if they are unable to perform all work duties due to the disability.

Pregnancy / Maternity - Total disabilities resulting from conditions medically classified as complications of pregnancy are covered immediately (complete details in policy).

Waiver of Premium - Premiums are waived after 90 days of total disability from a covered accident or sickness (or the elimination period if longer).

This is a proposal, not a contract nor an offer to contract. Availability of this product, along with all benefits and premiums as presented, is subject to the approval of Assurity. All benefits, premiums, conditions, exclusions and limitations are governed only by the actual contract as approved by Assurity and not this proposal. Policy availability, features and rates may vary by state.

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



Industry Class: Class 1
Benefit Period: 6 Months
Elimination Period: 7/7 Days
Plan: Accident and Sickness Coverage
Benefit Amount: \$3,500 - \$5,000

SEMI-MONTHLY RATES FOR GROUP PLAN IN MISSOURI

Employee	Monthly Benefit*							
	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200
Issue Ages								
18-49	52.63	54.13	55.63	57.14	58.64	60.15	61.65	63.15
50-59	63.75	65.57	67.40	69.22	71.04	72.86	74.68	76.50
60-69	79.94	82.22	84.51	86.79	89.08	91.36	93.64	95.93
70+	86.52	88.99	91.46	93.93	96.40	98.88	101.35	103.82

Employee	Monthly Benefit*							
	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000
Issue Ages								
18-49	64.66	66.16	67.66	69.17	70.67	72.17	73.68	75.18
50-59	78.33	80.15	81.97	83.79	85.61	87.43	89.26	91.08
60-69	98.21	100.50	102.78	105.06	107.35	109.63	111.92	114.20
70+	106.29	108.76	111.24	113.71	116.18	118.65	121.12	123.60

* 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 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 contract has an elimination period. Assurity does not pay benefits during the elimination period.

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

Assurity is a marketing name for the mutual holding company, Assurity Group, Inc. and its subsidiaries. Those subsidiaries include, but are not limited to, Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.